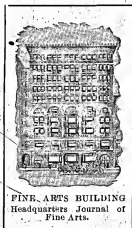


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OPENING OF REINHART'S GALLERY.

LOVERS of high-class paintings, and especially connoisseurs of modern art will be delighted with the opening of Mr. Henry Reinhart's galleries in the Fine Arts Building. For the most part his collection is an assemblage of masterpieces, and persons interested in the enrichment of our city, as well as in the progress of things artistic, may well hope that these remarkable paintings will find places in the homes of Chicago. At a time when it is well nigh impossible to obtain in Europe fine examples of the masters of the Barbizon school, it is pleasant to note the superb specimens of the art of Fontainebleau, which Mr. Reinhart has brought to our city.

There are two Corots of more than passing interest to the student or the collector, and one of them is a really characteristic example from the Schubert of modern painting. It is a perfect lyric, and possesses the qualities of one of Corot's masterpieces. A dreamy haze lifts above the grass, and the long-branched trees appear to move with the breeze, made all the more melodious by the flute player who furnishes the melody for nature's song.

Hardly interior to this canvas is the larger Corot, which has no less vigor, and is a nobly painted experience with nature such as only a radiant and songful soul may have. The best period in the spiritual life of Corot has its expression with these beautiful canvases, which are canticles of praise and pervaded with rare music.

It is fortunate that by the side of these Corots, one is able to study the master who is most likely to contest with Corot the crown of mastery among the Barbizon painters. The two Daubignys are painting, conceived in such differing moods of the soul that were they nothing more than transcripts of nature in different moods, each would accentuate the peculiar power of the other, but they are interpretations of nature. The lighter one is exceedingly simple in motive, yet masterly in its attainment. The gray clouds drive like squadrons above the hills and valleys below. The sympathy between the earth and sky is admirably rendered. Daubigny has disdained every artifice, and in his treatment of light and its play upon the land, truth appears without disguise.

Perhaps less subtle in rendition of values and less of an achievement from the purely artistic point of view, the more beautiful Daubigny still takes its place in the mind as an example of intensity of feeling and strength of tone in expression. Here nature is vividly realized in the mind and then lovingly wooed to tell her secret on the canvas. When Daubigny died he left as a last word this: "Adieu, adieu, I am going up on high, to see if Corot has found for me there any new motifs for landscape."

When one has taken time to study these Corots and Daubignys together, one can appreciate the alliance of these masters.

It is very natural to turn to the great, good friend of the early Barbizon paintings and recognize the solid and noble qualities of Jules Dupre in the example here shown. While it is somewhat less high in color than the examples already spoken of, this picture of the forest of Fontainebleau is as noble as was the nature of the painter, and as tender and powerful as nature herself. One sees in this Dupre the earlier seriousness of the Barbizon movement. It is a landscape reminding one of the deep and truthful canvases of Ruysdaal, and it must have been a work produced at the time when Millet and Rousseau were joined with Dupre in creating a new era for landscape painting. Of the same era in the life of the artist and carrying the same message from the heart of nature, is the landscape, with cattle, by Troyon.

RUDYARD KIPLING'S POPULARITY.

[BY CHARLES WILLIAM PEARSON.]

THERE is something phenomenal in the sudden popularity of Rudyard Kipling as a writer. Only the immortal Byron and Dickens in our present century have achieved an equally early and marked success. To what is that success due? In some degree, doubtless, to the freshness of his theme. He has unveiled India.

Many learned men had written valuable books on the races, the religions and the languages of India. Conspicuous among government officials with a reputation for thoroughness and good judgment to sustain had compiled statistics, traced genealogies and accumulated all sorts of geographical and historical data. Missionaries had written pious books on the vices and superstitions of the natives and had succeeded in fixing the words "Juggernaut" and "Ganges" in the common vocabulary. Philologists had directed the attention of scholars to Sanskrit. But that was all. On the whole, to the reading public, India was an unknown land. The learned books of the historian, the missionary and the philologist were not read. They were instructive, but they were dry. Their writers had been too busy, too studious and too earnest.

At length a youth grows up in India without the restraints of official dignity. His parents are cultivated, well-to-do people and he has access to the best society. He has a quick eye, a daring temper and a genius for expression. Straightway the task which had seemed impossible becomes easy. The fit man has come and India is revealed as by enchantment in a magic mirror. He seems omniscient. He goes everywhere. He finds every motive, he penetrates every secret, he understands every idiosyncrasy, he is at home with men of every class. He interprets native and European with equal ease. They are all equally distinct in his magical panorama—the Brahman and the pariah, Mohammedan and Parsee, the rajah and the coolie, all stand out in lifelike distinctness. Then the mirror shows us the Anglo-Indians—young clerks with the fresh English bloom on their cheeks, gouty and jaundiced seniors inviolated by long indulgence in wines and curries, hard-working officials at their toil and fashionable people in their gayeties.

Nowhere is life in the barracks and on the parade ground more perfectly displayed. Falstaff, Bardolph and Pistol are not better drawn than Mulvaney, Leary and Ortheris in "Soldiers Three." There is no long description. Kipling's characters speak and reveal themselves. Mulvaney is Irish, Leary is a bluff Yorkshireman and Ortheris is a little cockney, but in each case the dialect is perfect. It is not imitated, it is real.

Kipling is among dialect writers what Garrick was among actors. He can sustain any part with equal readiness and skill. Garrick was equally great in tragedy and comedy. Kipling is just as much at home in barrack-room slang, in the conversational phrases of polite society and in the technical terms of the learned.

Next to the marvellous skill of his dialogues what most impresses me is the perfection of the plot and

setting of Kipling's stories. The frame of the picture is often as wonderful as the painting itself. "The Courtship of Dinah Shadd," a strange, pathetic story of love, jealousy, devotion, weakness and remorse, is made doubly effective by being told by Mulvaney after an exciting description of the pomp and circumstance of war. The imagination is stirred by the maneuvers of great bodies of horse and foot. The army seems a magnificent machine, in which the individuality of every man is lost. Then comes the encampment for the night. The bustle and stir gradually lessen, and then, as darkness deepens by the lonely campfire, the heavy-hearted soldier tells a comrade the sad story of his failure. To find such tenderness and pathos in the midst of the glare and glitter, the bang and clatter of military life is like finding a fertile little valley shut in by barren rocks. Each wonderfully sets off the characteristics of the other. We are made to see the very heart of Terence Mulvaney as he tells his friend how he courted Dinah Shadd.

Not less touching is the life history of Leary, the big Yorkshireman, as he tells it to his two friends, Mulvaney and Ortheris. Here, too, we have the effective contrast between the soldier as a machine and the soldier as a man. It was said of old: "The heart knoweth its own bitterness, and a stranger inter-meddleth not with its joy." And so, indeed, it is with most men. They see the surface of the lives of their fellows and no more, but Kipling has the true dramatic faculty and somehow seems to read the heart to the depths. Not only can he see, he can also reveal what he sees.

The variety of these stories is as wonderful as the excellence of each. Kipling seems like a new Admire Crichton, to have read all literatures and digested all sciences in his youth. Like Shakespeare, he is indifferent to his subject, and treats discords, insanity or the supernatural with the same ease and mastery as the commonest incidents of life. "The Phantom Rickshaw" is a strange tale of brain fever. "The Conversion of Aurelian McGoggin" treats of a case of aphasia brought on by overstudy. "At the End of the Passage" is a startling medical picture. "The Gate of a Hundred Sorrows" tells the story of opium-eating. Another tale gives a weird account of life among the lepers. "Bim" is a tale of an orang-outang. "The Mutiny of Mot-Gun" shows you the habits of the working elephant.

Like an ambidextrous athlete, Kipling can use prose and verse with equal skill and effect. In the volume of "Plain Tales" there are odd and startling poetical introductions to the several stories, and the longer "Barrack-Room Ballads" show great and varied poetic power. These ballads give vivid pictures of the life of the soldier. "East and West" tells how a brave Anglo-Saxon and a brave native mountaineer respect each other's courage and is almost as fine as Scott's "Combat of Fitz James and Rhoderick Dhu."

The volume of Kipling's poems contains also some of the best sea songs ever written. They have the true sailor ring and they fire the blood of any one who can

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AN EPOCH-MAKING BOOK.

follow their nautical phraseology. In the ballad of the "Bolivar" the sailors sing how—
Overloaded, undermanned, meant to founder, we
Eachred God Almighty's storm and bluffed the eternal sea.

And I know of no expression of the longing for the sea that comes over the heart of a sailor after he has been too long ashore more powerful than the poem in which the mariner says:
The days are sick and cold and the skies are gray and old,
And the twice-breathed airs grow damp;
And I'd sell my tired soul for the bucking, beam-sea roll
Of a black Bilbao tramp.

Can you hear the crash on her bows,
And the drum of the micing screw,
As the ships it green on the old trail,
As she lifts and sinks on the long trail, the trail that is always new?

Oh; the blazing tropic night, when the wake's a well of light
That holds the hot sky tame,
And the steady forenoon snores through the planet-powdered floors

Where the scared whale dukes in flame!
Yes, the old lost stars wheel back,
That blaze in the velvet blue,
They're all old friends on the old trail.
They're God's own guides on the long trail, the trail that is always new.

With this longing for the sea by the sailor I class the picture of the Englishman's homesickness amid the everlasting glare of the tropic sky and the luxuriance of tropic vegetation for the dull skies and stern landscape of his native land.

The English nation as a nation takes life seriously and is grave and God-fearing, and some of Mr. Kipling's kinsfolk have been distinguished above their neighbors for the depth and fervor of their piety. That his own religious feelings were strong and vital is evident from that solemn admonition to his country and that devout prayer to Almighty God—"The Recessional."

Kipling will not be a universal favorite. He is not easy reading. One needs to have a fund of miscellaneous knowledge and an acquaintance with the places and classes he describes to enjoy him to the full. He is too audacious and irreverent for delicate nerves. He has few subdued tints and soothing effects. The stirring life of adventurous men is his general theme and he will be enjoyed by those who shake their sides over Jack Falstaff and Don Quixote. He is not milk for babes, but soldier's beef seasoned with a good deal of garlic. When your soul craves a strong meal and you want to know the life of camps and your reckless tenants; when you want to realize what India means; when you want to go not only to a new world geographically, but to a world of new ideas and sensations, steep yourself for a week in Kipling. Looking at his extraordinary versatility and power, it is natural to attempt some conjecture as to its origin. Is it the union of the temperate and the torrid zones—the mixture of English and Indian traits? Do the bold metaphorical language, the strong plots and vivid personalities of these stories come from familiarity with the grandest and most beautiful scenes in nature, from the towering, snow-clad Himalayas and the fertile plains of Bengal?

The immense effect produced by one of Dickens' novels on the education of English boys is pointed out by Mr. James L. Hughes in an article in the Century on "What Charles Dickens Did for Childhood."

Dickens made schoolmasters prominent characters in six of his books—"Nicholas Nickleby," "The Old Curiosity Shop," "Dombey and Son," "David Copperfield," "Our Mutual Friend" and "Hard Times." The coarse brutality of Squeers was offset by the loving sympathy of the dear old schoolmaster who sheltered Little Nell. Dr. Blimber and Mr. Creakle, each in his way a perfect type of wrong methods of dealing with children, were more than counterbalanced by Dr. Strong. There is no page in any language that treats of more fundamental educational principles than the page describing Dr. Strong's school. In "Hard Times" the dwarfing of Louisa and Tom Gradgrind by their father's false educational idea was brought into perfect relief by the unfolding of wisdom and sweetness in Sissy Jupe, who was not robbed of real childhood.

Squeers' school was described to arouse the indignation of the public against badly managed private schools, conducted by ignorant, sordid, brutal men, who "traded in the avarice, indifference or imbecility of parents and the helplessness of children." He had a wider aim, however, than the overthrow of an evil system of private schools. He caught the spirit of Henry Barnard and Horace Mann, and was one of the first Englishmen to see the advantages of a national system of education and the urgent need of well-trained teachers, by whom their young minds might be guided in the first stages of their growth.

The publication of "Nicholas Nickleby" freed England from the low class of private schools, aroused a wide-spread interest in national education and the better training of teachers, and helped to reveal the fundamental principle of true discipline in home or school, that all coercion is dwarfing in its effect on character growth. There are many teachers and parents who still need to learn that even the most refined methods of coercion cripple the individuality of the child and the development of its true selfhood, the divinity of its nature. For them "Nicholas Nickleby" is one of the best of books. They should read it once a year.

Augustin Filon, the distinguished French critic, who writes for the English reviews in masterly English style and for the French in his native tongue, holds a position in France in one respect very similar to that held by Andrew Lang in Great Britain. He is the person to whom nearly every ambitious would-be author writes for assistance in making the pathway to the publisher or the editor plain and smooth. As in England most of the young writers want to translate a French novel into English, so in France the same class desire to translate an English novel into French. Mr. Filon tells his correspondents that translation does not pay; they would only receive "the wages of a rote-mender for the labor of an academician." He recognizes the difficulty of making good translations, but publishers will not adequately pay for them. Mr. Filon himself was once asked to translate Shakespeare into French, but he says it would be easier to teach Frenchmen to read him in English than to perform that labor.

CALIFORNIA ILLUSTRATED.

The State of California

CALIFORNIA is over a thousand miles in length, with an average width of about 200 miles, while to the north stretches the Pacific Coast of Oregon and Washington to the English town of Vancouver, nearly 500 miles farther. The extent of California may be realized when we say that its area is greater than that of the New England States, New York, New Jersey, Delaware, and Ohio combined. It may, therefore, be well understood that it embraces a great variety of soils and of scenery, from the desert and the mountains on the east to the beaches and headlands of the Pacific, and from the dry plains of the south to the rugged mountains of the north. It is marked by two great mountain ranges running northwest and southeast parallel to the ocean and extending from the northern border two-thirds the way southward. That on the east, which marks the border of the "Great American Desert," is the Sierra Nevada; that on the west, abutting upon the ocean, the Coast Range. Meeting at both ends they enclose the great interior basin, 450 miles in length and fifty miles wide, and comprising, with the foothills, the bulk of the arable lands of the State. The southern portion of the State is largely a desert, but wherever water is obtained for irrigation, either from the mountains or from artesian wells, a fertility is developed that is almost beyond belief.

The climate differs so greatly under varying topographical conditions that it is difficult to generalize, but throughout the coast the year is divided into two seasons, a dry and a rainy one. The southern end of the State is almost rainless, but the rainfall increases as you go northward, the rain beginning earlier and lasting longer until the Puget Sound region is reached, where the annual rainfall exceeds that of any other portion of the country, excepting Southern Florida. (The mean temperature of Los Angeles in the south is 64° degrees, while that of San Antonio, near the center, is 58 degrees, and that of Kenning in the north is 61° degrees. A marked feature of the temperature, however, throughout the coast, is its equability—the range being remarkably small, and may well be compared to that of the northern Mediterranean coast; but on account of the peculiar topography of the State, with its mountain ranges running nearly north and south, inclosing the long valley of the Sacramento and San Joaquin rivers, two-thirds the length of the State, the isothermal lines by no means follow the lines of latitude.

California is well called the "Golden State," for it has produced nearly \$1,500,000,000 of gold, and yet its marvellous wealth and future prosperity lie more in the soil and the climate than in the quartz veins and the placer beds. While more than three-fourths of its area is uncultivated, its fruits and nuts, its wines and oils, its wheat, horses, and live stock are more valuable than its mineral resources, and attract to it a population possessed of all the best qualities that go to the making of a cultivated society and a great State.

Charles Dudley Warner says it is "a land of small farms and gardens, highly cultivated in all the valleys and on all the foothills; a land, therefore, of luxuriance and great productiveness, an agreeable homes. It is always interesting, it is always picturesque. It is the fairest field for the experiment of a contented community, without any poverty and without excessive wealth."

Southern California.

No portion of the Pacific Coast is better known or, at first sight, more attractive to the Eastern visitor than Southern California, having for its railroad and practical center Los Angeles, for it is here under the bright Italian skies and marvellous genial climate that the greatest progress has been made in the development of the country. Los Angeles and the numerous other towns that cluster about it are much like Eastern cities, but are marked by a profusion of bloom and

fruitage and a wealth of vegetation that never ceases to be wonderful. Great tracts of the sterile desert soil have been redeemed by irrigation from the mountain streams and artesian wells, and on every hand are seen orchards of orange, lemon, apricot, prune, olive, and nut trees.

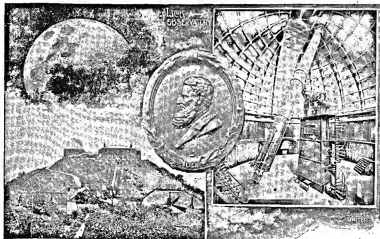


Los Angeles dates from the old Spanish Conquest, but there are few landmarks remaining of that ancient and picturesque period. It has now a population of nearly 100,000, and has every element that goes to make up city life, taste, and high rank. Its streets are well paved and clean; the architecture of its business center appropriate; and its residence thoroughfares, where hedges of calla lilies take the place of fences, and great rose trees hide roofs and walls and clamber in clinging masses over porches, are charming beyond description.

Cable and electric lines make all parts of the city and its suburbs easily accessible. There are churches of all denominations, and theaters and amusements to suit all tastes. The Arcade railroad station is interesting and one of the finest buildings on the coast; and the city is well provided with good hotels and boarding houses.

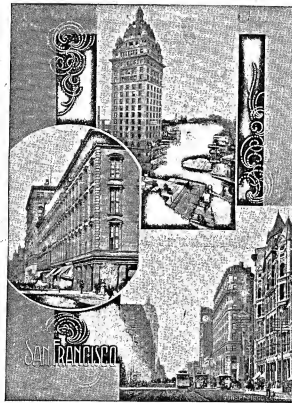
Central California

embraces a vastly varied region across the State, roughly described as a canoe-shaped valley of the Sacramento and San Joaquin resorts in which the mean annual temperature ranges from 60 to 68 degrees between the Sierra Nevada Range on the east and the Coast Range on the west. The peaks of the former rise to a height of about 15,000 feet, and the annual mean temperature ranges from 30 to 44 degrees. Between the



mountains and the valley, and between the Coast Range and the sea, a belt of foothills extends in which the annual range is from 52 to 60 degrees, and which is characterized both by picturesque scenery and a healthful, delightful, and equable

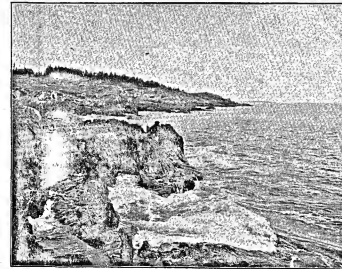
climate. The valley region up to an altitude of a couple of hundred feet above the sea was at one time noted for its great wheat ranches, many thousands of acres in extent, but has since become more famous as the marvelously productive home of the grape, the prune, the apricot, and other deciduous fruits. The lower portion of the foothills has become equally famous for its citrus fruits and olives, a number of colonies in the neighborhood of Sacramento being good examples. No finer oranges and lemons are raised in California than in these localities, while it is a somewhat singular circumstance that they ripen several weeks earlier than in the more southern portion of the State. It is a fact not generally known that 75 per cent. of the fruit crop of California is raised and shipped within a radius of fifty miles from Sacramento. The live oak timber, characteristic of these foothills, is a testimony to the strength and fertility of the soil, while the snow-capped



Northern California.

With the climatic and topographical modifications before referred to, Northern California may be briefly described as the most mountainous portion of the State, with the wildest and grandest scenery, the cooler climate, and the greater rainfall, which produce their natural effects upon the vegetation of the country. With the extension to the northward of the valley of the Sacramento extends also the isotherms of the central portion of the State, so that within a comparatively small radius almost any temperature or characteristic of climate, with its accompanying vegetation and fruits, may be found. The visitor who has slowly followed up the coast from the southern border the retreating winter, will find spring in its northern region long after he has left summer behind him. He will find semi-tropical fruits in the low sheltered valley of the Sacramento, and upon its foothills vineyards climbing up steep hill and mountain sides, and higher up on the granite slopes the firs, pines, and other trees that belong to a more wintry climate.

The route from San Francisco to Portland runs through the valley of the Sacramento. Castle Crag, 320 miles from San Francisco, towers 4,000 feet above the river, forming one of the most striking pieces of scenery in the country. On leaving the Sacramento River the train climbs rapidly around the great bend to McCloud and Sisson (238 miles), 3,555 feet above the sea, from which point is a grand view of Mount Shasta. The snow-capped summit of Shasta, 14,440 feet high, is twelve miles from Sisson, and the trip there and back may be made in thirty to thirty-six hours.



VALPARAISO, INDIANA.

A Beautiful City of Churches and Schools—Noted Center of Education Culture and Lovely Homes—Immense Importance as a Manufacturing Center.

Within a short distance of Chicago, almost reached by electric street car, lies a beautiful city, whose charms have long been known by a limited few as one of the most beautiful summer resorts about this section, a city situated in the midst of hills and dales, woods and shimmering lakes, a combination of the rarest scenery, an ideal location for a city of homes. Valparaiso, indeed, has been liberally favored by nature, and its inhabitants have laid out a city possessing every modern convenience of a great metropolis. Valparaiso is the county seat of Porter County, forty-four miles from Chicago, on the P., Ft. W. & C. Ry., Grand Trunk and Nickel Plate Railways, three great trunk lines, which puts it in touch with the entire East and South, while within a short distance of the city limits are the tracks of the "Outer Belt," or Elgin, Joliet and Eastern Railway, giving it direct railway connections with every railway entering Chicago, with the Chicago base freight rate, which puts it on a plane of equality with the greatest metropolis of the West. Valparaiso's advantages are attracting the attention of the manufacturers of the country, and the day is not far distant when it will be as noted for its industries as for its great educational institution.

MANUFACTURING INDUCEMENTS.

A commercial club for promoting the interests of the City has been in existence for a number of years, with Frank A. Turner as Secretary, and has been the means of distributing considerable literature regarding Valparaiso's advantages. A short time ago several inquiries were received regarding the inducements the City had to offer, and a committee was appointed composed of R. D. Ross, J. H. McGill, W. G. Windle, J. W. Stowenstine, J. R. Fagin, W. C. Leberman, W. H. Gardner, Will Freeman and Col. Woodhull, the Mayor. C. H. Parker being appointed Chairman and Frank Turner, Secretary. This body of men are probably the most progressive and enterprising that have ever represented the City, and they have succeeded in locating already two large industries, with several others yet to consider. They deserve the highest praise for their excellent showing and a new era of prosperity seems to have dawned for Valparaiso. They offer to manufacturing enterprises free factory sites, with railroad facilities on the three great trunk lines of railroad. Any one in search of a location should communicate with Frank Turner, who will be pleased to make a proposition that will undoubtedly be the most attractive of any offered anywhere near Chicago.

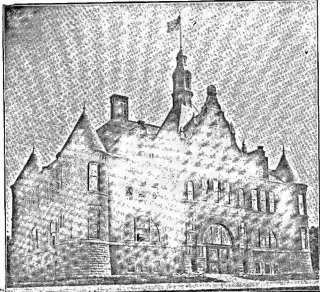
PUBLIC IMPROVEMENTS.

Valparaiso has about 8,000 population, and as a residence City offers exceptional advantages in the form of good government, orderly, law-abiding citizens, an abundant supply of pure water furnished by a chain of beautiful lakes near the City, a paid Fire Department, with the latest apparatus, drawn by horses, several miles of paved streets, gas works, electric light plant, sewerage system, etc.

CHURCHES AND SCHOOLS.

The City is noted for its churches and schools, all religious denominations being represented and some of the church edifices are among the finest in the State. The Northern Indiana Normal School, located here, is one of the largest and most famous seats of learning in the United States, and has turned out thousands of young men and women prepared to take up the active affairs of life. This institution has given Valparaiso a reputation in every State and Territory in the Union. The Public School system is the just pride of the people, and is one of the best in the country, the building of the most modern and handsome design, as is shown by the cut of the Third Ward, or "Joseph Gardner School," in honor

of Mr. Gardner, who has ever taken great interest in the schools. The Catholic Church also conducts a school in connection with the church, under the supervision of the Sisters, and are doing good work.



"JOSEPH GARDNER" THIRD WARD SCHOOL.

MAYOR.

Colonel A. E. Woodhull was elected Mayor of the City in the spring of 1898 on the Democratic ticket, and is giving Valparaiso the best administration it ever had. "The City is a very prosperous condition, and Colonel Woodhull has earned the good-will of all, without regard to party lines. He has taken a very active part on the Factory Committee, which has accomplished more than all other committees the City ever had, combined. A native of Orange County, N. Y., where he was born in 1840, in 1861, he enlisted in the Ninth New York Militia, serving as a private for seven months. Later he helped raise the Ninety-sixth New York Volunteer Infantry at Plattsburgh, and was elected Captain, being mustered out as Lieutenant Colonel. After the war he came to Valparaiso, where he has resided ever since.

First National Bank.

Valparaiso's first bank was started in the early '50s by Franklin W. Hunt, who conducted a private banking business, but the first chartered bank in Porter County was the First National, organized in 1862. In 1882 its charter expired, and in May, 1883, it was reorganized as the First National Bank of Porter County, at Valparaiso, with the Hon. D. F. Skinner as President, an office he held for a number of years previous to its reorganization. This the history of banking in Porter County is practically the history of the First National Bank, which from the first day its doors were opened has always been the representative banking house of this section of the State. With a capital of \$100,000 and surplus of \$20,000, it is a monument of financial strength and reflects the wealth of this section, its deposits amounting to \$2,000,000. Its officers are: Hon. D. F. Skinner, President; S. S. Skinner, Vice

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President; E. Bell, Cashier; A. J. Louderback, Assistant Cashier, and Mark H. Dickover, Teller.

The President, D. F. Skinner, is well known in the ranks of Democracy, having been National Delegate to the conventions held in Baltimore, Cincinnati and St. Louis, besides a long list of party honors, elective and appointive. Mr. Skinner having served in the State Senate in the terms of 1875 and 1877. He was also appointed by the Governor to a number of responsible commissions at different times, among them being one of the Commissioners who built the three Hospitals for the Insane at Logansport, Richmond and Evansville. He was also the only delegate from Indiana representing his State at the World's Congress of Bankers in Chicago in 1893. Mr. Skinner has now retired from politics and gives his entire time to business matters as President of the First National Bank, a large stockholder in the State Bank and Director of the Grand Trunk Railroad, with which he has been identified for eighteen years.

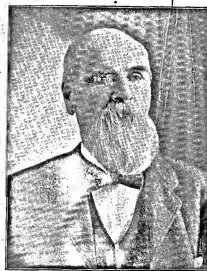
Mr. D. F. Skinner first saw the light of day in the grand old State of Vermont, in the town of Hardwick, Caledonia County, in 1835. At an early age he entered school, graduating from the common schools and attending the Hardwick Academy before leaving Vermont for Valparaiso at the age of eleven years, in 1846. When fourteen years of age he entered a store in Valparaiso, and at seventeen started in business for himself, in which he continued until entering the banking business in 1874, with the exception of six years he was Station Agent here for the P., Ft. W. & C. Ry. As a public-spirited business man and citizen, he is held in the highest honor and respect by all who know him, and the cut we publish here will be a pleasant greeting to his many friends, both local and national.

State Bank of Valparaiso

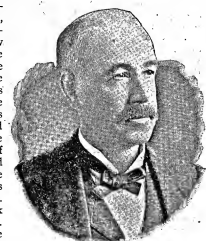
The Board of Directors of this bank is composed of DeForest L. Skinner, John Wark, William Johnston, Stephen P. Corboy and William E. Pinney. These men are the holders of the larger blocks of the stock of the bank. The records of the county show that they are owners of much real estate. This real estate, if it were necessary, could be exhausted to the extent of the bank's capital in meeting the liabilities of the bank. No bank in the State of Indiana can show up more individual responsibility of stockholders in proportion to capital than this bank. The stockholders do not depend on their earnings for their support. Its earnings have been very little, but as it supplies a public need in the vicinity it will be permanently maintained. Its stockholders are able to keep it running irrespective of profit to themselves, and being men of public spirit, they seem to be disinclined to consider whether the bank is yielding profits or not. The President and Directors donate their services to the bank, and the Cashier and his assistant receive only small salaries. The quarters occupied by the bank are comfortable and suitable, but not elegant. The bank carries insurance against burglary and robbery, employs a watchman, and has the latest and best locks and safes and electrical alarm devices. The location is next door to the City Police Headquarters and the headquarters of the City Fire Department. Notwithstanding these precautions against loss, it has not been the policy of the management to keep large sums of money in its safe. Cash

not needed for daily use across the counter is placed with the strongest banks in the cities of New York and Chicago, so as to have as little moral hazard as possible. The President, Mr. Pinney, is a lawyer. He has his law office in the rear of the bank, where he can be consulted at once whenever the interests of the bank require his direction. (His portrait is published herewith.) The more important business of the bank is submitted to the judgment of the Board of Directors before action is taken. The work of the bank is being done by Mr. Paul Nappan, the Cashier, and by Mr. John T. Wark, the Assistant Cashier, both of whom are well qualified for their duties, and are both of them well esteemed by the stockholders and the patrons of the bank. The Directors meet regularly once during each month to consult as to the business of the bank. The bank is well known among the acquaintances of the stockholders away from its home. Some of its depositors reside in Europe, some in the New England States, some at different places in the Mississippi Valley, and some on the Pacific Slope. The earnings of the bank are mainly used for salaries as stated, rent, taxes, revenue stamps, stationery, expenses of bank examinations under the State Law, etc., without complaint on the part of the stockholders. They believe that a bank should be more in the nature of a public than a private institution, and that all banks should be incorporated under State or United States laws, and subject to the inspection and control of officers elected by the people, and they regard themselves as the voluntary agents of society engaged, by reason of the needs of society, in the management of a public institution. All persons having business with a bank can go to the counter of the State Bank of Valparaiso with the assurance that they will be welcome, and that they will receive fair treatment. Such an institution is sure of a useful future.

Farmers' National Bank.
Since its inception in 1874, the Farmers' National Bank has occupied an enviable position in the confidence of the people of this section, for although it has followed the strict conservative rules of sound banking, yet it has ever identified itself with the best interests of the people, and is one of the foremost in all matters pertaining to the city's welfare. Financially, it ranks with the best, having a capital and surplus of \$70,000, with officers who are able financiers, as is proven by its successful career. Joseph Gardner is its President, W. G. Windle Vice President, W. H. Gardner Cashier, E. J. Gardner Assistant Cashier, John D. Stoner and H. R. Bell Tellers. The President, Joseph Gardner, was born June 10, 1821, in Chautauque County, New York, his parents having come to this country from Belfast, Ireland, in 1818. At the age of sixteen he started in life for himself by following the lakes in the capacity of a sailor, which he followed for three years, finally locating at Michigan City, Ind., where he found employment in the warehouse at that point. In the spring of 1844 he took up his residence at Mackinaw and followed the occupation of fishing and later engaged in the coopership business until the gold fever struck this part of the country, and in company



D. F. SKINNER, PRESIDENT.



W. E. PINNEY, PRESIDENT.



THE JOURNAL OF FINE ARTS

with a small party, on February 6, 1849, started for California across the plains. After amassing a handsome fortune he returned East and located at Valparaiso, Ind., in 1868. In the year of 1874 he started the Valparaiso Deposit Bank, which was merged into the Farmers' National Bank in 1879, with a cash capital of \$50,000. Mr. Gardner also founded the Hobart Bank at Hobart, Ind., in 1884, and the Chesterton Bank at Chesterton, Ind., in 1890, all being in a flourishing condition and are all under his personal supervision, notwithstanding his ripe old age. His wife died November 4, 1894, and since that time he has made his home with his son, William H. Gardner, who is closely identified in all his business. In honor of the deep interest taken in the city schools the handsome new school building in the Third Ward just completed was named the "Joseph Gardner School," a cut of which we publish herewith, as well as his likeness.

The Vice President, W. G. Windle, is perhaps one of the wealthiest men in this locality, as well as one of Valparaiso's largest and leading merchants.

W. H. Gardner, the Cashier, is one of the most progressive, up-to-date young business men in the City, yet withal a sound, shrewd financier, schooled in banking from his boyhood days when he first entered this bank in 1880 and worked his way up, learning the principles by practical experience, and was elected Cashier March 26, 1896. A son of its President, W. H. Gardner, was born on the "Gold Fields" of California in 1861, at Little York, Nevada County. With his father, in 1871, he came to Valparaiso, receiving his education in the common and normal schools. He is President of the City School Board, stands high socially and is widely known in fraternal circles as Past Eminent Commander of the local commandery, K. T., and as a member of the Elks and K. of P.

E. J. Gardner, Assistant Cashier, is a native of Harvard, Ill., but has lived here since 1892.

J. D. Stoner was born here, formerly being Cashier of the State Bank, but has been identified with the Farmers' National since 1896. H. R. Bell is also a native born and is widely known throughout this section.

The Directors are:—H. B. Brown, W. G. Windle, Joseph Gardner, James McPetrich and W. H. Gardner.

Ross & Banister—Hardware Harness and Vehicles.

Valparaiso has in her midst many large business firms, but we doubt if there are very many firms in the State carrying a larger or more complete stock and assortment of the goods mentioned in the heading of this article. Their large, double-store building, one 22x130 and the other 22x102 feet, is filled with the best line ever gathered together in this section. They occupy the two main floors and basements, the upper floor of one building and a warehouse 18x54 feet in dimensions. Their hardware stock embraces a full line of



R. D. ROSS.



A. BANISTER.

staple, shelf, builders' and heavy hardware, besides the only line of wagonmakers and blacksmiths' supplies carried in this section. A first-class job shop is run in connection, and where sheet metal work of every description is done, repairing, etc., the machinery being operated by power, which gives them an advantage in this line of work. They carry almost all the leading stoves, which they buy in carload lots, including the "Favorite" stoves and ranges, "Majestic Steel Ranges," "Robinson Steel Tubular Hot Air Furnaces," and do hot air furnace work of all kinds.

In the Vehicle Department they carry almost everything

that runs on wheels and suit the price to fit all purses. In the stock may be found the best known, famous makes of the country, such as Clark & Co., of Lansing, Mich., which they have handled for twenty years, Studebaker wagons and other well-known makes.

The Harness Department carries the largest line of harness of all grades and for all purposes to be found in the northern part of the State, mostly of their own make, besides a line of horse sundries.

The firm is composed of R. D. Ross and A. Banister, whose cuts we publish, and they are justly considered to be among the best and most enterprising business men of the City, whose immense trade is a credit to any locality. The store was originally founded over twenty years ago by Hawkins & Ross, the present firm being formed about sixteen years ago. Mr. R. D. Ross was born in Wabash, Ind., in 1853, and was raised and educated there, coming to this City eighteen years ago. He is widely known and is Treasurer of the Oddfellows and M. W. of A. Lodges.

C. H. Parker Co.—Manufacturers of Paint Dryers, Wire Fence Enamels, Varnishes, Japans, Etc.

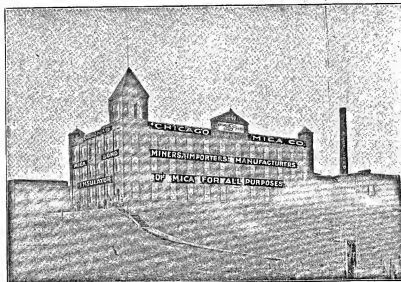
In the location of this point factory in Valparaiso, the City gained a manufacturing enterprise whose reputation in the world of trade stands at the top. Its products are not placed on the open market, for such is Mr. Parker's standing with the trade, his output is contracted for by the large paint manufacturers and jobbers in advance. His is the largest around Chicago devoted to the manufacture of paint dryers, wire fence enamels, varnishes, and baking and air-drying asphaltums, and his plant is modern and well equipped in every respect, and has a capacity of about 4,000 barrels per annum, or 200,000 gallons. Mr. Parker brings to bear an experience of thirty years in the business, and is one of the best known paint men in the United States, for twelve years being a member of the firm in Chicago of Cary, Ogden & Parker, the largest in the business. Mr. Parker was the practical man of that firm and to his knowledge was due the success attained. He located his plant at Valparaiso about ten years ago, and is President of the company, his son, M. F. Parker, being its Secretary.

C. H. Parker was born in Geneva, N. Y., in 1838, and was raised and educated there. In 1870 he came West to Chicago, where he resided for eighteen years, following his line of business, and moved to Valparaiso about ten years ago, and since then has taken a very active interest in the City and its welfare, besides investing heavily in local property, including his homestead in the southwestern part of the City. He has been Chairman of the Committee for promoting Valparaiso for some time, and as Chairman of the body that secured the latest factory is entitled to much praise. His knowledge of general affairs and metropolitan experience peculiarly fit him for this position, and the city is the gainer by his wide acquaintance and his enterprise.

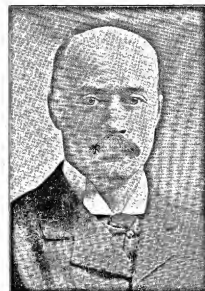


C. H. PARKER, PRESIDENT.

VALPARAISO'S NEW INDUSTRY.



Chicago Mica Company's Factory.



MILTON A. SNIDER, PRESIDENT.

The Chicago Mica Company have completed the purchase of the large factory property in Valparaiso known as the Culbertson Mills. An excellent illustration of these buildings is presented to our readers, showing the factory from an exterior point of view, as it is, on the eve of occupancy by its new owners. The main building is 100x60 feet, three stories in height, of brick, the interior construction being of solid white oak. Another building, 100x40 feet, is arranged for the manufacture of "Micabond" cloth, paper and Champion compounds. The engine and boiler room is in a detached brick building, with a sixty-foot smoke stack. Every convenience is at hand for the economic manufacture of their products. These premises have been in the hands of painters, plasterers, plumbers, carpenters and steamfitters, who for the past four weeks have been remodeling and altering the buildings and making ready for Valparaiso's new industry.

Before December 1 this company expect to be installed in a perfectly equipped factory, with facilities for handling mica and manufacturing mica insulation, which are not excelled by any similar institution in the United States.

As this paper goes to press, the Chicago Mica Company are rounding out the first year of their existence, having been organized by the President, Milton A. Snider, a trifle less than one year ago, with an authorized capital of \$40,000. They commenced to mine and import mica of all grades for every known purpose and to manufacture mica insulator under the now well-known registered trademark, "Micabond."

The success this company have met with in so short a time is little short of phenomenal. They have outgrown their Chicago factory, which was at first considered ample for some time to come, and the growth and increase in business has also necessitated an increase in capital stock.

The purchase and equipment of their Valparaiso factory testifies, in an eloquent way, to the progressive and substantial ability of the management who have the affairs of this company in keeping.

As the manufacture of "Micabond" will now be Valparaiso's largest industry, giving employment to from eighty

to one hundred employes at the start, with every prospect for a steady increase in number, we believe this a fitting opportunity to introduce the members of this concern to the citizens of Valparaiso.

Mr. Milton A. Snider, whose portrait is inserted with this article, is President and one of the principal stockholders of the company, and has taken the task of making this business as striking a success as he has made the Chicago Wheel and Manufacturing Company and other enterprises which he is interested in. Mr. Snider is a Canadian by birth and a Chicagoan by choice, having selected Chicago years ago as an ideal place for business advancement. He became President of the Chicago Wheel and Manufacturing Company upon its organization some years ago, and has always been identified with the success of that company in the same capacity.

Mr. Snider has a well-earned reputation as a successful young business man, and, as he states to the writer that he intends to make Valparaiso his future home, he will undoubtedly become a prominent figure in Valparaiso's business and social life.

Mr. J. W. Sefton, the Vice President of the company, is also President of the J. W. Sefton Manufacturing Company, of Chicago and Anderson, Ind., and is President of the San Diego National Bank, of San Diego, Cal., and is a business man of wide experience, interests and acquaintance. His home is at San Diego, Cal., where he is prominently identified with the banking business.

Mr. W. F. Hatch, previous to his assuming the office of Secretary of the Chicago Mica Company, was connected with the Chicago Wheel and Manufacturing Company. Mr. Hatch is a young man rapidly demonstrating his business ability, and as his interests are entirely in the mica business, he expects to make his home with the company at Valparaiso, and he will be welcomed as a citizen.

Mr. Henry E. Miller, the Treasurer of the company, like Mr. Snider, has been identified with the long success of the Chicago Wheel and Manufacturing Company as its Secretary and Treasurer. He is a Chicagoan, and has in every way a successful business record of years' standing.

A POPULAR ESTABLISHMENT.

Freeman & McNay—Dry Goods, Clothing and Carpets.

This firm occupies an enviable and popular position among the various business houses in Valparaiso, being a favorite among shoppers for the variety and assortment of bargains offered. It is stocked with a full line and assortment of staple and fancy dry goods, silks, velvets, dress goods, notions, cloaks, furnishing goods, etc., and one of the best stocks of clothing and carpets in the city. As the interior views show, the store is nicely fitted and modern in every respect. The popularity of this house is due to the personality of the members of the firm, Will Freeman and James A. McNay, both of whom are among the best known and honored merchants in this part of the State.

Will Freeman was born in Washington Township, Porter County, Ind., in 1855, his parents being early settlers. At an early age he moved to Valparaiso, where he received his education in the grammar schools and the old College on the Hill. In 1866 he started across the plains by wagon to Montana with a party of local men, composed of Freeman Crosby, Second Ward Alderman, Hiram Lumis, a druggist, Samuel Mann and Nathaniel Axe. Mr. Freeman remained there until 1868, engaged in mining, and then returned to this City, where he entered the hardware store of Freeman & Hawkins in the latter part of that year. In 1870 he entered the grocery house of Vashinder & Drago for two years, and in 1872 was made Manager of the general store of C. H. Osgood, and was also connected with the firm that succeeded him, known as Barry & Osgood, for a number of years. Always having taken an active interest in politics, in the early '80s was elected County Treasurer for two terms. He was also Treasurer of the Porter County Agricultural Society for years, and is now Treasurer and a Director of the City Schools, and a member of the Odd-fellows and National Union. Mr. Freeman at one time was engaged in the hardware business with E. L. Wilson,

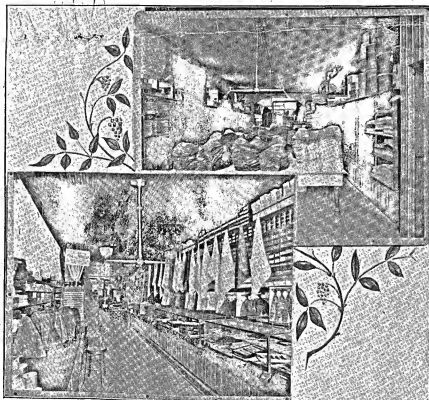
the present City Clerk, and in 1890, with Peter Hesser, started in the dry goods and clothing business, buying out Mr. Hesser's

in 1893. Jas. A. McNay entering the firm. Mr. Freeman is one of the wealthiest men and largest real estate holders in this section, and is also largely interested in the raising of blooded stock, especially horses, of which he has a large number at his stock farm near the City limits. He is also one of the most progressive and enterprising men in Valparaiso, ever ready to contribute his time or money to promoting the best interests of the City and people, and rendered invaluable aid on the Committee which are locating factories here. Valparaiso needs more men like him.

James A. McNay was born in Michigan City, Ind., January 12, 1856, and moved to Valparaiso in the same year, where he was raised and educated in the public schools and the College on the Hill. He began life as a clerk in a store when fourteen years of age and rapidly worked his way up, until he was Manager of E. Quartrinas & Co.'s store for several years and later Manager of Lowenstein's. He severed his connection with the latter to enter into partnership with Mr. Freeman, about ten years ago, and is considered one of the best posted dry goods and clothing men in the State. He has hosts of friends who call upon him when they want reliable goods. Mr. McNay is a charter member of Lodge No. 184, Knights of Pythias, and one of the oldest members of the Fire Department, having served



WILL FREEMAN.



thirty-five years, and is now Assistant Chief of the Department.

L. W. BLOCH'S STEAM LAUNDRY.

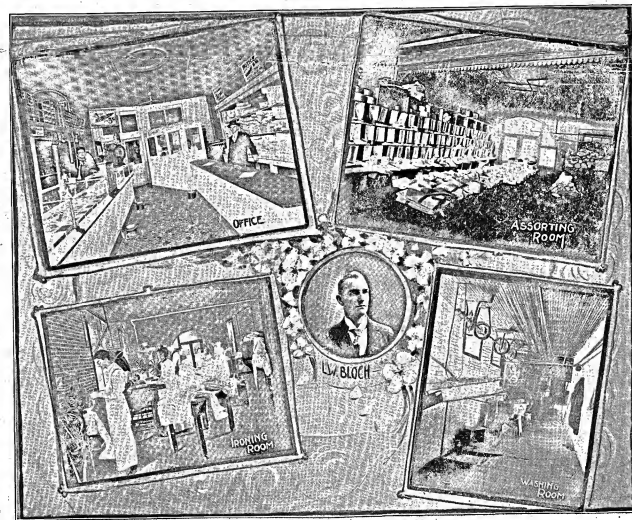
By no means the least important industry of Valparaiso is the immense laundry plant of the L. W. Bloch steam laundry, which has built up a patronage that far exceeds the local trade limits, and has in fact invaded the surrounding territory and even worked up a large trade in Chicago, in the face of the strongest competition from the largest and finest laundries in the entire country, a condition of affairs that is by no means the result of luck or force of circumstances, but the result of hard, careful work, until now Mr. Bloch maintains branch offices in Hammond, Whiting, South Chicago and Englewood, besides agencies in over twenty-five towns and suburbs surrounding Chicago and Valparaiso.

Mr. Bloch started this business in a small way, in 1887, as a steam plant, without any previous experience in the business, depending upon local trade entirely for support, and the high grade work turned out by this laundry early gained recognition and made his the standard of excellence. The immense college, with its army of students from all over the country, promptly gave him their patronage, which he still holds to-day, while the greater portion of the City's trade was and is accorded him. Step by step the business grew and developed, more and better machinery being added, until now it is by far the largest, finest and best-equipped laundry in Northern Indiana, occupying a large, substantial three-story brick building and basement, 125x30 feet in depth. Thirty skilled employees look after the work and machinery, of which he has four large 150-shirt-washers alone, besides extractors, ironers and machines for every feature of the work, including the very latest designed apparatus for the doing of prompt

and perfect work. In the basement is located the engine room and twenty-five horse-power boilers, operating a fifteen horse-power engine. The building is arranged with particular reference to the conveniences of the business, each department being complete within itself, as depicted in the half-page group of views presented herewith.

At the branch office in Hammond, Whiting, South Chicago and Englewood Mr. Bloch operates delivery wagons that call for and deliver work as promptly as at the home offices, shipments being made almost daily, and as quick time work is made a specialty, as well as fine work, it is generally found to be a convenience, as well as advantageous to patronize this laundry. They are prompt and their splendid equipment enables them to deliver work at the time agreed upon. In Valparaiso they easily turn out work in six hours and can cut this time in half if necessary. Besides the branches mentioned, fully twenty-five agencies are established in the principal towns of Northern Indiana, as well as the southern suburbs of Chicago. The Englewood branch on Sixty-third street has built up a fine trade, with every prospect of popular growth, and the most fastidious dressers will receive satisfaction in work done by L. W. Bloch. All shirts are kept in repair free of charge, quite a boon to thousands of men.

There are few more popular young business men in Valparaiso than L. W. Bloch, for in this thriving City he was born July 6, 1866, in the very building his business now occupies. He received his education in the local schools, with a finishing course at its famous Normal College. With the exception of a few years spent in Chicago, he has lived here all his life, where he is esteemed as a wide-awake, progressive and up-to-date business man, popular with all classes.



J. LOWENSTINE—An Immense Department Store—Its History—Founder and Heads.

THIS was establishment, with its small army of clerks and numerous departments, stands a living tribute to the genius of Mr. J. Lowenstine for organization, to his industry and energy, and to his enterprising and aggressive business methods, for it represents the greatest department in the northern house in the present day for ability to win reward, for he came here a stranger in 1886, from Chicago, where he was running two clothing and furnishing goods stores. He started here with a capital of \$20,000 and eight clerks, and in 1886 was compelled to build for himself larger business quarters. His store now sustains eighteen regular departments and handles everything in the line of general merchandise. Heavy and liberal advertising has brought the business and goods and prices are invariably found as represented. Excursions are run to his store from all the principal surrounding towns. In all matters pertaining to the welfare of the City, Mr. Lowenstine, as usual, leads, and was largely instrumental in locating factories here.



J. LOWENSTINE, PROPRIETOR.



MAURICE LOWENSTINE, SON.



J. H. BARDIN, DRY GOODS.

DRY GOODS DEPARTMENT.

This department, managed by Ralph J. Bardin, is one of the most important in the house, embracing as it does everything in the line of dry goods, notions, silks, satin, velvets and dress goods. Mr. Bardin, the Manager and Buyer of this department, has been with the house for five years, and has made a fine record and won many friends by his courtesy. He was born in Germany in 1869 and came to the United States in 1881, and has been in this line ever since, and seems the right man in the right place. He is a member of the K. of P.

SHOE DEPARTMENT.

In shoes, this house is the acknowledged leaders of this vicinity and carry a line that would be creditable to a city like Chicago. This department is managed by Maurice Lowenstine, a son of the proprietor, who is one of the best shoe salesmen in the country, and to his taste and good judgment in selecting the styles for his department is due its success and prosperity. He was born in Chicago in 1875, but has been in

his father's stores since 1881. He has a host of friends and was formerly in charge of the Furnishings.



E. DURAND, CLOAKS.

CLOAKS, FURS AND CARPETS.

E. E. Durand, Manager of this department, is an expert in his line, and one of the most popular salesmen in the house. Born in Illinois, near Kankakee, in 1871, he came to Valparaiso at the age of six years and was raised here. He is a member of the K. of P., I. O. F. and National Union. For eight years he was with L. D. Bondy and is widely known. He has had a metropolitan experience in his line, and as Buyer for this department his selections have proven popular and tasty. He speaks both English and French, and has a large circle of friends and customers.

MILLINERY DEPARTMENT.

In spite of the fact that Valparaiso is well supplied with millinery stores, Lowenstine's Millinery Department, under the management of Miss Emma Hicks, has become the most popular headquarters in the City for the latest designs and creations of the milliner's art. The stock is superior to any other in town. Miss Hicks was born and raised in Porter County and has lived here the greater part of her life, and in the three years she has been here has built up a large trade, taking this as a new department.

GROCERIES, QUEENSWARE AND HARDWARE.

George Schwarzkopf, Manager of this department, is one of the best known men in the line in Valparaiso. Born in Chicago in 1865, he has lived here for thirty years, and has been connected with Lowenstine's for three years, and was formerly with the wholesale and retail grocery of Harrold & Co. This department occupies the entire basement, and alone would make an immense, large business house of itself.



O. SCHWARTKOPF, GROCERIES.



F. W. WAGER, BOOKKEEPER.

OFFICE.

F. W. Wager, the bookkeeper of the house, entered the employ of Mr. Lowenstine about one year ago. Born in Valparaiso in 1880, he received his education in the common schools, with a full course in the Normal College, where he graduated in 1896 with the highest honors, and gives every promise of making his influence felt in the world of trade. He is a bright, genial young man, with a host of friends, and is a popular member of the Foresters. His cut published will be a pleasant greeting to his many friends.

THE JOURNAL OF FINE ARTS

The Regulator—Grocery, Bakery and Meat Market.

The grocery business is like a street car—there is always room for one more, especially if the proprietor is a hustler, which in this case has been amply proven. In Valparaiso, ninety per cent. of the grocery trade is handled by two firms, and Mr. L. D. Wolf has built up in the "Regulator Store" as fine a grocery business as can be found in this part of the State. A native of Mt. Vernon, Ohio, where he was born in 1843, at the breaking out of the Rebellion in 1860 he enlisted in the Second Ohio Artillery and served throughout the war until mustered out, August 28, 1865. In 1868 he came West, and in 1873 engaged in the grocery business in Valparaiso, conducting one of the largest stores in the town. In the present year he returned here from Crown Point, after an absence of over twenty years in the grocery line at that place, and immediately opened up his present handsome quarters and stocked it with every variety of groceries known to a first-class trade. He also has one of the largest bakery ovens in the county and bakes all his own bread and bakery goods. In the market can be found the best of fresh and salt meats, oysters, fish and game in season. A ample force of clerks look after the trade and delivery wagons call for and deliver goods to all parts of the City. The store is nicely fitted and provided with a cash carrier system and everything usually found in a modern, up-to-date store of the day.

Mr. L. D. Wolf is a stranger to the people of this community and his efforts to please his patrons is meeting with justly deserved success. He is an honorable man of genial manners, ever alive to the wants and welfare of the town and people and ever ready to respond accordingly.

Frank A. Turner—Real Estate and Insurance.

Mr. Turner is one of the best-known men in this section in real-estate circles, through his connection with the Business Men's Association as Secretary of that body, for a long period, and his general hustling abilities as a real estate agent. He has worked early and late to acquaint the people all over the country with the advantages offered by Valparaiso as a location for the home or factory, even when the others of the communities have given up in discouragement, and the recent location of important industries at this point is partly the result of his hard work. He has been established for ten years in the real-estate and insurance business and has a nice list of local bargains upon his books, besides doing a large real-estate business, managing properties for non-residents, etc. He represents five of the leading largest and strongest Fire Insurance Companies doing business in this city. A native of Jo Daviess County, Illinois, where he was born in 1860, at the age of one year he moved to Rockford, where he was reared and educated. About twenty years ago he came to Valparaiso and was engaged in the Book and Stationery line for six years, later engaging in his present vocation, in which he has made a marked success and holds the respect and confidence of the entire community.

W. H. Vail—Jeweler.

Of the Jewelers of this city, none bear a higher reputation than Mr. Vail, the oldest established Jeweler in Valparaiso, who has been in the line here since 1858, when he started as an apprentice and begun business for himself in 1861. During all these years he has seen many come and go, but he has pursued the even tenor of his way and has now built up a reputation and a patronage that is not bounded by County lines. He carries a full line of Jewelry, Diamonds, Watches, Silver and Plated Ware, besides a full line of Optical Goods, this latter department being looked after by Mr. Jesse. A specialty is made of repairing in all its branches. Mr. Vail was born in South Bend, Ind., in 1841, and spent his early life in that State and was afterwards carried to this city, where one of the most attractive and best assorted of any in the city.



H. C. Johnson—Lumber, Building Material and Coal.

Mr. H. C. Johnson, although in business in Valparaiso only since 1892, is one of the best known lumbermen in this section of the State. He was born in Urbana, Champaign County, Ohio, in 1826, but moved to Illinois at an early age, settling in Danville, where he was reared and educated. He first embarked in the lumber business in Williamsport, Warren County, Ind., about twenty-five years ago, moving from there to Tipton, where he was engaged in the same line until coming here in 1892. He carries a full stock and complete assortment of all kinds of lumber, building material and coal, and is accorded a liberal patronage. With him is associated his son, A. H. Johnson, who was born in Marshfield, Ind., in 1869, and who has been practically raised in the lumber business. They are live, enterprising business men, and are worthy of the large trade they enjoy. Their cuts presented herewith will prove attractive to their many friends.

Mannie Albe—Restaurant and Lunch Room.

The necessity for a first-class restaurant in every city is a matter of considerable importance, and by general consent Mr. Albe is credited with conducting an establishment that is a credit to him. Located in the heart of the business district, with modern fittings, its tables are supplied with all the delicacies of the season and served in a manner that would be creditable to a large city. Regular meals are served, besides a lunch counter run day and night. He is now serving from 150 to 175 meals per day and is also prepared to supply banquets, weddings and parties of all kinds, on short notice. Special care and provision made for ladies.

Mr. Albe is well known locally, having been born and raised in this city. For several years he was engaged in the Confectionery and Fruit business and started his present prosperous restaurant two years ago.

W. L. Wilson—Lumber, Coal and Building Hardware.

A nice, prosperous lumber house is a sure indication of a growing community, and Valparaiso has several who carry large, well-assorted stocks, among them Mr. Wilson, who succeeded to this well-known yard May 1, 1894. He carries a well-assorted line of lumber of all kinds, building material, builders' hardware and supplies, hard and soft coal and everything usually found in a first-class stock. Mr. Wilson was born in La Porte County, Indiana, in 1847, but has lived in Valparaiso ever since the year of his birth, and was educated in the local schools. For many years he was engaged in the Hardware business, so is no stranger to the people of this community. He is enjoying a nice, prosperous trade and holds the confidence and esteem of this entire section.

James McFerrich—Lumber and Coal.

Few men in this section are better known than Mr. McFerrich, who has been in the lumber business for the past twenty years. Born in Trumbull County, Ohio, in 1846, he came to Valparaiso in 1864, and has been prominent in the affairs of the community. For five years he was a teacher in the Valparaiso Collegiate Institute and for eight years in the High School, besides being a member of the School Board for fifteen years and two years as City Clerk. He carries one of the best stocks of lumber, building material and coal in the City.

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The Olympia Elevator and Warehouse.

In this great dairy district, the grain and feed interests are of considerable importance, and Mr. Charles H. Lindner, proprietor of this warehouse, is the leading and largest dealer in the line in Valparaiso. He handles a full line of flour, feed, hay, grain and seeds and has been established here since he came to this City in 1891. Very little grain is shipped from this district, but what little is shipped Mr. Lindner handles his full share of it, besides doing the bulk of the flour, feed and hay business. He is a German by birth, and is one of the progressive merchants who deserve the patronage of the City, both from the stock carried and the prices he is known to quote.

A Successful "Ad" Writer.

The subject of this sketch, Mr. Patrick J. Bobo, is one of the brightest young "ad" writers the West has yet produced, and is becoming well known in advertising circles generally. He was born in Decatur, Ind., where at the age of twenty-one he began practicing law, and two years later established the first successful daily newspaper in his home town. In 1896 he sold out his newspaper interests and went to Fort Wayne, where he became actively engaged in the advertising and illustrating business. Two years later he went to Chicago, and after several years of active work, he, on October 1, 1899, accepted the position of advertising manager for the large department store of J. Lowenstein, of Valparaiso, Ind. This is one of the largest and most successful business concerns in the State, and we predict a successful career for both the store and Mr. Bobo.



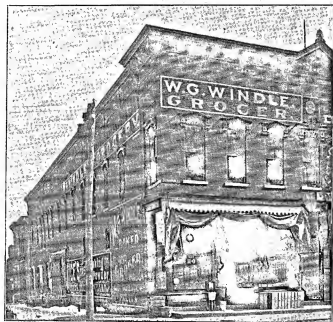
J. W. Sieb—Star Meat Market.

In all matters of importance for the general welfare of the town and people, the name of J. W. Sieb is invariably found in the list, and few men in this locality are more enterprising and progressive or have done more for this section. Born in Michigan City, Ind., in 1861, he was raised and educated there, but has been in business in Valparaiso for the past seventeen years, and has built up the largest business in the city in meats, besides having a handsomely fitted market that is a credit to the community. He kills his own stock, makes his own sausage and lard, and has built up a trade he may well be proud of.



F. A. Leppell—Funeral Director and Embalmer.

Mr. Leppell, a licensed embalmer, is the only exclusive undertaker and embalmer in Valparaiso, and has fitted up an establishment with every convenience for his line and carries the best stock in this section, of Coffins, Caskets and Funeral furnishings, and has a Morgue in connection, as well as one white and two black Funeral Cars and an Ambulance, making it the most complete establishment of its kind in Northern Indiana. This house was founded in 1852 by his grandfather, Frederick Leppell, who was succeeded by A. F. Leppell, in 1878, and upon his death, in 1882, his son, F. A. Leppell, succeeded to it, so he has practically grown up in the business. He was born in Valparaiso in 1863 and is widely known in fraternal circles, being a Trustee of the Elks' Lodge, No. 500, and a charter member of the K. of P. and Oddfellows.



W. G. Windle—Grocer and Baker.

The above illustration represents the business quarters of W. G. Windle, one of the largest grocers in Porter County, as well as one of Valparaiso's wealthiest, progressive and public-spirited men. The stock carried comprises every variety of staple and fancy groceries on the market, imported and domestic table delicacies only found upon the shelves of the very highest grade stores in the country. In the "China Hall" in the rear of the store are gathered together a beautiful line of china, glassware, crockery, lamps and art goods that are seldom seen in a city of this size, and even then only in an exclusive china store. His store is the recognized headquarters for goods in this line, and is the exclusive agency for the Bradley & Hubbard Manufacturing Company's lamps and art goods. A first-class bakery is run in connection, supplying his retail trade as well as other dealers. Orders are called for and delivered and the entire establishment gives employment to eight people and two wagons.

W. G. Windle occupies an enviable position in the confidence of the people, the result of long years of residence in this community, in whose interests he has always been active. Born in La Porte County in 1849, he was raised and educated in Valparaiso, where he has lived since two years of age. After leaving school, in 1868, he entered the employ of the Pennsylvania Railroad as a Fireman and later as an Engineer for three years. In November, 1876, he engaged in the retail grocery business in the rear of his present store, and in 1882 built his present building, and is now the oldest grocer in the City. Mr. Windle is Vice President of the Farmers' National Bank, with which he has been connected since 1890.

Orchard Place Poultry Co.

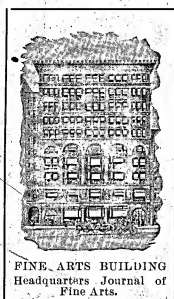
A new but growing industry of Valparaiso is the Orchard Place Poultry farm, conducted by Mr. E. M. Parker. Only established since the spring of 1898, it, of course, has not yet fully developed, but Mr. Parker is in a position to build up a splendid business in this line, which is already a financial success. He has about ten acres under woven-wire fence, partitioned into compartments and first-class fowl houses, incubators, etc., his intention being to raise Chickens, Ducks and Turkeys for market and breeding purposes, making a specialty of Pekin Ducks, Bronze Turkeys and Barred Plymouth Rock Chickens, all registered, selected, thoroughbred stock from "blue ribbon" winners. There is no better breed in the State and parties wanting eggs for setting purposes should communicate with him, as he will furnish a pedigree when desired of his breeds.

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OPENING OF REINHART'S GALLERY.

LOVERS of high-class paintings, and especially connoisseurs of modern art will be delighted with the opening of Mr. Henry Reinhart's galleries in the Fine Arts Building. For the most part his collection is an assemblage of masterpieces, and persons interested in the enrichment of our city, as well as in the progress of things artistic, may well hope that these remarkable paintings will find places in the homes of Chicago. At a time when it is well nigh impossible to obtain in Europe fine examples of the masters of the Barbizon school, it is pleasant to note the superb specimens of the art of Fontainebleau, which Mr. Reinhart has brought to our city.

There are two Corots of more than passing interest to the student or the collector, and one of them is a really characteristic example from the Schubert of modern painting. It is a perfect lyric, and possesses the qualities of one of Corot's masterpieces. A dreamy haze lifts above the grass, and the long-branched trees appear to move with the breeze, made all the more melodious by the flute player who furnishes the melody for nature's song.

Hardly interior to this canvas is the larger Corot, which has no less vigor, and is a nobly painted experience with nature such as only a radiant and songful soul may have. The best period in the spiritual life of Corot has its expression with these beautiful canvases, which are canticles of praise and pervaded with rare music.

It is fortunate that by the side of these Corots, one is able to study the master who is most likely to contest with Corot the crown of mastery among the Barbizon painters. The two Daubignys are paintings conceived in such differing moods of the soul that were they nothing more than transcripts of nature in different moods, each would accentuate the peculiar power of the other, but they are interpretations of nature. The lighter one is exceedingly simple in motive, yet masterly in its attainment. The gray clouds drive like squadrons above the hills and valleys below. The sympathy between the earth and sky is admirably rendered. Daubigny has disdained every artifice, and in his treatment of light and its play upon the land, truth appears without disguise.

Perhaps less subtle in rendition of values and less of an achievement from the purely artistic point of view, the more beautiful Daubigny still takes its place in the mind as an example of intensity of feeling and strength of tone in expression. Here nature is vividly realized in the mind and then lovingly wooed to tell her secret on the canvas. When Daubigny died he left as a last word this: "Adieu, adieu, I am going up on high, to see if Corot has found for me there any new motifs for landscape."

When one has taken time to study these Corots and Daubignys together, one can appreciate the alliance of these masters.

It is very natural to turn to the great, good friend of the early Barbizon paintings and recognize the solid and noble qualities of Jules Dupre in the example here shown. While it is somewhat less high in color than the examples already spoken of, this picture of the forest of Fontainebleau is as noble as was the nature of the painter, and as tender and powerful as nature herself. One sees in this Dupre the earlier seriousness of the Barbizon movement. It is a landscape reminding one of the deep and truthful canvases of Ruysdaal, and it must have been a work produced at the time when Millet and Rousseau were joined with Dupre in creating a new era for landscape painting. Of the same era in the life of the artist and carrying the same message from the heart of nature, is the landscape, with cattle, by Troyon.

RUDYARD KIPLING'S POPULARITY.

[BY CHARLES WILLIAM PEARSON.]

THERE is something phenomenal in the sudden popularity of Rudyard Kipling as a writer. Only the immortal Byron and Dickens in our present century have achieved an equally early and marked success. To what is that success due? In some degree, doubtless, to the freshness of his theme. He has unveiled India.

Many learned men had written valuable books on the races, the religions and the languages of India. Conscientious, plodding government officials with a reputation for thoroughness and good judgment to sustain had compiled statistics, traced genealogies and accumulated all sorts of geographical and historical data. Missionaries had written pious books on the vices and superstitions of the natives and had succeeded in fixing the words "Juggernaut" and "Ganges" in the common vocabulary. Philologists had directed the attention of scholars to Sanskrit. But that was all. On the whole, to the reading public, India was an unknown land. The learned books of the historian, the missionary and the philologist were not read. They were instructive, but they were dry. Their writers had been too busy, too studious and too earnest.

At length a youth grows up in India without the restraints of official dignity. His parents are cultivated, well-to-do people and he has access to the best society. He has a quick eye, a daring temper and a genius for expression. Straightway the task which had seemed impossible becomes easy. The fit man had come and India is revealed as by enchantment in a magic mirror. He seems omniscient. He goes everywhere. He reads every motive, he penetrates every secret, he understands every idiosyncrasy, he is at home with every class. He interprets native and European with equal ease. They are all equally distinct in his magical panorama—the Brahman and the pariah, Mohammedan and Parsee, the rajah and the coolie, all stand out in lifelike distinctness. Then the mirror shows us the Anglo-Indians—young clerks with the fresh English bloom on their cheeks, gouty and jaundiced seniors inviolated by long indulgence in wines and curries, hard-working officials at their toil and fashionable people in their gayeties.

Nowhere is life in the barracks and on the parade ground more perfectly displayed. Falstaff, Bardolph and Pistol are not better drawn than Mulvaney, Learoyd and Ortheris in "Soldiers Three." There is no long description. Kipling's characters speak and reveal themselves. Mulvaney is Irish, Learoyd is a bluff Yorkshireman and Ortheris a little cockney, but in each case the dialect is perfect. It is not imitated, it is real.

Kipling is among dialect writers what Garrick was among actors. He can sustain any part with equal readiness and skill. Garrick was equally great in tragedy and comedy. Kipling is just as much at home in barrack-room slang, in the conversational phrases of polite society and in the technical terms of the learned.

Next to the marvelous skill of his dialogues what most impresses me is the perfection of the plot and

setting of Kipling's stories. The frame of the picture is often as wonderful as the painting itself. "The Courting of Dinah Shadd," a strange, pathetic story of love, jealousy, devotion, weakness and remorse, is made doubly effective by being told by Mulvaney after an exciting description of the pomp and circumstance of war. The imagination is stirred by the maneuvers of great bodies of horse and foot. The army seems a magnificent machine, in which the individuality of every man is lost. Then comes the encampment for the night. The bustle and stir gradually lessen, and then, as darkness deepens by the lonely campfire, the heavy-hearted soldier tells a comrade the sad story of his life failure. To find such tenderness and pathos in the midst of the glare and glitter, the bang and clatter of military life is like finding a fertile little valley shut in by barren rocks. Each wonderfully sets off the characteristics of the other. We are made to see the very heart of Terence Mulvaney as he tells his friend how he courted Dinah Shadd.

Not less touching is the life history of Learoyd, the big Yorkshireman, as he tells it to his two friends, Mulvaney and Ortheris. Here, too, we have the effective contrast between the soldier as a machine and the soldier as a man. It was said of old: "The heart knoweth its own bitterness, and a stranger inter-meddleth not with its joy." And so, indeed, it is with most men. They see the surface of the lives of their fellows and no more, but Kipling has the true dramatic faculty and somehow seems to read the heart to the depths. Not only can he see, he can also reveal what he sees.

The variety of these stories is as wonderful as the excellence of each. Kipling seems, like a new Admirable Crichton, to have read all literatures and digested all sciences in his youth. Like Shakespeare, he is indifferent to his subject, and treats disease, insanity or the supernatural with the same ease and mastery as the commonest incidents of life. "The Phantom Rickshaw" is a strange tale of brain fever. "The Conversion of Aurelian McGoggin" treats of a case of aphasia brought on by overstudy. "At the End of the Passage" is a startling medical picture. "The Gate of a Hundred Sorrows" tells the story of opium-eating. Another tale gives a weird account of life among the lepers. "Bimi" is a tale of an orang-outang. "The Mutiny of Moti-Guj" shows you the habits of the working elephant.

Like an ambidextrous athlete, Kipling can use prose and verse with equal skill and effect. In the volume of "Plain Tales" there are odd and startling poetical introductions to the several stories, and the longer "Barrack-Room Ballads" show great and varied poetic power. These ballads give vivid pictures of the life of the soldier. "East and West" tells how a brave Anglo-Saxon and a brave native mountaineer respect each other's courage and is almost as fine as Scott's "Combat of Fitz James and Rhoderick Dhu."

The volume of Kipling's poems contains also some of the best sea songs ever written. They have the true sailor ring and they fire the blood of any one who can

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AN EPOCH-MAKING BOOK.

The immense effect produced by one of Dickens' novels on the education of English boys is pointed out by Mr. James L. Hughes in an article in the Century on "What Charles Dickens Did for Childhood."

Dickens made schoolmasters prominent characters in six of his books—"Nicholas Nickleby," "The Old Curiosity Shop," "Dombey and Son," "David Copperfield," "Our Mutual Friend" and "Hard Times." The coarse brutality of Squeers was offset by the loving sympathy of the dear old schoolmaster who sheltered Little Nell. Dr. Blimber and Mr. Creakle, each in his way a perfect type of wrong methods of dealing with children, were more than counterbalanced by Dr. Strong. There is no page in any language that treats of more fundamental educational principles than the page describing Dr. Strong's school. In "Hard Times" the dwarfing of Louisa and Tom Gradgrind by their father's false educational idea was brought into perfect relief by the unfolding of wisdom and sweetness in Sissy Jupe, who was not robbed of real childhood.

Squeers' school was described to arouse the indignation of the public against badly managed private schools, conducted by ignorant, sordid, brutal men, who "traded in the avarice, indifference or imbecility of parents and the helplessness of children." * * * He had a wider aim, however, than the overthrow of an evil system of private schools. He caught the spirit of Henry Barnard and Horace Mann, and was one of the first Englishmen to see the advantages of a national system of education and the urgent need of well-trained teachers, by whom their young minds might be guided in the first stages of their growth.

The publication of "Nicholas Nickleby" freed England from the low class of private schools, aroused a wide-spread interest in national education and the better training of teachers, and helped to reveal the fundamental principle of true discipline in home or school, that all coercion is dwarfing in its effect on character growth. There are many teachers and parents who still need to learn that even the most refined methods of coercion cripple the individuality of the child and prevent the development of its true selfhood, the divinity of its nature. For them "Nicholas Nickleby" is one of the best of books. They should read it once a year.

Augustin Filon, the distinguished French critic, who writes for the English reviews in masterly English style and for the French in his native tongue, holds a position in France in one respect very similar to that held by Andrew Lang in Great Britain. He is the person to whom nearly every ambitious would-be author writes for assistance in making the pathway to the publisher or the editor plain and smooth. As in England most of the young writers want to translate a French novel into English, so in France the same class desire to translate an English novel into French. M. Filon tells his correspondents that translation does not pay; they would only receive "the wages of a road mender for the labor of an academician." He recognizes the difficulty of making good translations, but publishers will not adequately pay for them. M. Filon himself was once asked to translate Shakespeare into French, but he says it would be easier to teach Frenchmen to read him in English than to perform that labor.

follow their nautical phraseology. In the ballad of the "Bolivar" the sailors sing how—

Overloaded, undermanned, meant to founder, we
Euchred God Almighty's storm and bluffed the eternal sea.

And I know of no expression of the longing for the sea that comes over the heart of a sailor after he has been too long ashore more powerful than the poem in which the mariner says:

The days are sick and cold and the skies are gray and old,

And the twice-breathed airs grow damp;

And I'd sell my tired soul for the bucking, beam-sea roll

Of a black Bilbao tramp.

Can you hear the crash on her bows,

And the drum of the racing screw,

As she ships it green on the old trail,

As she lifts and sinks on the long trail, the trail that is always new?

Oh; the blazing tropic night, when the wake's a well of light
That holds the hot sky tame,

And the steady forefoot snores through the planet-powdered floors

Where the scared whale flukes in flame!

Yes, the old lost stars wheel back,

That blaze in the velvet blue,

They're all old friends on the old trail,

They're God's own guides on the long trail, the trail that is always new.

With this longing for the sea by the sailor I class the picture of the Englishman's homesickness amid the everlasting glare of the tropic sky and the luxuriance of tropic vegetation for the dull skies and stern landscape of his native land.

The English nation as a nation takes life seriously and is grave and God-fearing, and some of Mr. Kipling's kinsfolk have been distinguished above their neighbors for the depth and fervor of their piety. That his own religious feelings were strong and vital is evident from that solemn admonition to his country and that devout prayer to Almighty God—"The Recessional."

Kipling will not be a universal favorite. He is not easy reading. One needs to have a fund of miscellaneous knowledge and an acquaintance with the places and classes he describes to enjoy him to the full. He is too audacious and irreverent for delicate nerves. He has few subdued tints and soothing effects. The stirring life of adventurous men is his general theme and he will be enjoyed by those who shake their sides over Jack Falstaff and Don Quixote. He is not milk for babes, but soldier's beef seasoned with a good deal of garlic. When your soul craves a strong meal and you want to know the life of camps and your reckless tenants; when you want to realize what India means; when you want to go not only to a new world geographically, but to a world of new ideas and sensations, steep yourself for a week in Kipling. Looking at his extraordinary versatility and power, it is natural to attempt some conjecture as to its origin. Is it the union of the temperate and the torrid zones—the mixture of English and Indian traits? Do the bold metaphorical language, the strong plots and vivid personalities of these stories come from familiarity with the grandest and most beautiful scenes in nature, from the towering, snow-clad Himalayas and the fertile plains of Bengal?

CALIFORNIA ILLUSTRATED.

The State of California

CALIFORNIA is over a thousand miles in length, with an average width of about 200 miles, while to the north stretches the Pacific Coast of Oregon and Washington to the English town of Vancouver, nearly 500 miles farther. The extent of California may be realized when we say that its area is greater than that of the New England States, New York, New Jersey, Delaware, and Ohio combined. It may, therefore, be well understood that it embraces a great variety of soils and of scenery, from the desert and the mountains on the east to the beaches and headlands of the Pacific, and from the dry plains of the south to the rugged mountains of the north. It is marked by two great mountain ranges running northwest and southeast parallel to the ocean and extending from the northern border two-thirds the way southward. That on the east, which marks the border of the "Great American Desert," is the Sierra Nevada; that on the west, abutting upon the ocean, the Coast Range. Meeting at both ends they enclose the great interior basin, 450 miles in length and fifty miles wide, and comprising, with the foothills, the bulk of the arable lands of the State. The southern portion of the State is largely a desert, but wherever water is obtained for irrigation, either from the mountains or from artesian wells, a fertility is developed that is almost beyond belief.

The climate differs so greatly under varying topographical conditions that it is difficult to generalize, but throughout the coast the year is divided into two seasons, a dry and a rainy one. The southern end of the State is almost rainless, but the rainfall increases as you go northward, the rain beginning earlier and lasting longer until the Puget Sound region is reached, where the annual rainfall exceeds that of any other portion of the country, excepting Southern Florida. (The mean temperature of Los Angeles in the south is 64° degrees, while that of San Francisco, near the center, is 58 degrees, and that of Redding in the north is 61½ degrees. A marked feature of the temperature, however, throughout the coast, is its equability—the range being remarkably small, and may well be compared to that of the northern Mediterranean coast; but on account of the peculiar topography of the State, with its mountain ranges running nearly north and south, inclosing the long valley of the Sacramento and San Joaquin rivers, two-thirds the length of the State, the isothermal lines by no means follow the lines of latitude.)

California is well called the "Golden State," for it has produced nearly \$1,500,000,000 of gold, and yet its marvelous wealth and future prosperity lie more in the soil and the climate than in the quartz veins and the placer beds. While more than three-fourths of its area is uncultivated, its fruits and nuts, its wines and oils, its wheat, horses, and live stock are more valuable than its mineral resources, and attract to it a population possessed of all the best qualities that go to the making of a cultivated society and a great State.

Charles Dudley Warner says it is "a land of small farms and gardens, highly cultivated in all the valleys and on all the foothills; a land, therefore, of luxuriance and great productiveness, and agreeable homes. It is always interesting, it is always picturesque. It is the fairest field for the experiment of a contented community, without any poverty and without excessive wealth."

Southern California.

No portion of the Pacific Coast is better known or, at first sight, more attractive to the Eastern visitor than Southern California, having for its railroad and practical center Los Angeles, for it is here under the bright Italian skies and marvelous genial climate that the greatest progress has been made in the development of the country. Los Angeles and the numerous other towns that cluster about it are much like Eastern cities, but are marked by a profusion of bloom and

fruitage and a wealth of vegetation that never ceases to be wonderful. Great tracts of the sterile desert soil have been deemed by irrigation from the mountain streams and artesian wells, and on every hand are seen orchards of orange, lemon, apricot, prune, olive, and nut trees.

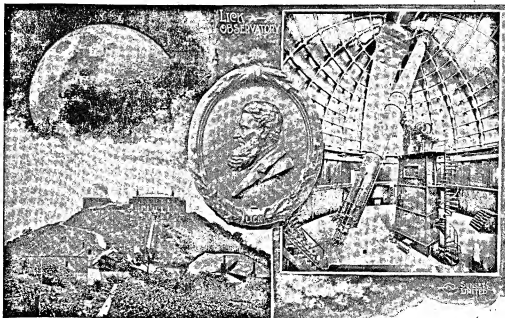


Los Angeles dates from the old Spanish Conquest, but there are few landmarks remaining of that ancient and picturesque period. It has now a population of nearly 100,000, and has every element that goes to, make up city life, taste, and high rank. Its streets are well paved and clean; the architecture of its business center appropriate; and its residence thoroughfares, where hedges of calla lilies take the place of fences, and great rose trees hide roofs and walls and clamber in clinging masses over porches, are charming beyond description.

Cable and electric lines make all parts of the city and its suburbs easily accessible. There are churches of all denominations, and theaters and amusements to suit all tastes. The Arcade railroad station is interesting and one of the finest buildings on the coast; and the city is well provided with good hotels and boarding houses.

Central California

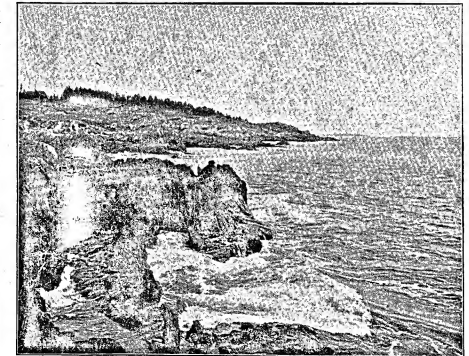
embraces a vastly varied region across the State, roughly described as a canoe-shaped valley of the Sacramento and San Joaquin rivers in which the mean annual temperature ranges from 60 to 68 degrees between the Sierra Nevada Range on the east and the Coast Range on the west. The peaks of the former rise to a height of about 15,000 feet, and the annual mean temperature ranges from 30 to 44 degrees. Between the



mountains and the valley, and between the Coast Range and the sea, a belt of foothills extends in which the annual range is from 52 to 60 degrees, and which is characterized both by picturesque scenery and a healthful, delightful, and equable

climate. The valley region up to an altitude of a couple of hundred feet above the sea was at one time noted for its great wheat ranches, many thousands of acres in extent, but has since become more famous as the marvelously productive home of the grape, the prune, the apricot, and other deciduous fruits. The lower portion of the foothills has become equally famous for its citrus fruits and olives, a number of colonies in the neighborhood of Sacramento being good examples. No finer oranges and lemons are raised in California than in these localities, while it is a somewhat singular circumstance that they ripen several weeks earlier than in the more southern portion of the State. It is a fact not generally known that 75 per cent. of the fruit crop of California is raised and shipped within a radius of fifty miles from Sacramento. The live oak timber, characteristic of these foothills, is a testimony to the strength and fertility of the soil, while the snow-capped

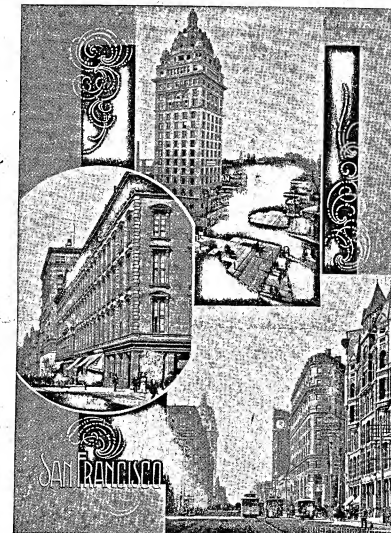
across the bay is Oakland, a flourishing city of 50,000, called the Brooklyn of San Francisco, and Berkeley, where the University of California is located. Not far away are Santa Clara and San Jose, connected by the Alameda, a fine avenue of willows planted by the mission Fathers at the end of the last century, and now traversed by an electric railway; the famous Lick Observatory near San Jose; Menlo Park, the favorite residence of the wealthy merchants of San Francisco; and the Leland Stanford, Jr., University near by, and numerous other points in the Santa Clara Valley are of great and varied beauty and carry the tourist on from one point to another with unremitting interest.



Northern California.

With the climatic and topographical modifications before referred to, Northern California may be briefly described as the most mountainous portion of the State, with the wildest and grandest scenery, the cooler climate, and the greater rainfall, which produce their natural effects upon the vegetation of the country. With the extension to the northward of the valley of the Sacramento extends also the isotherms of the central portion of the State, so that within a comparatively small radius almost any temperature or characteristic of climate, with its accompanying vegetation and fruitage, may be found. The visitor who has slowly followed up the coast from the southern border the retreating winter, will find spring in its northern region long after he has left summer behind him. He will find semi-tropical fruits in the low sheltered valley of the Sacramento, and upon its foothills vineyards climbing up steep hill and mountain sides, and higher up on the granite slopes the firs, pines, and other trees that belong to a more wintry climate.

The route from San Francisco to Portland runs through the valley of the Sacramento. Castle Crag, 320 miles from San Francisco, towers 4,000 feet above the river, forming one of the most striking pieces of scenery in the country. On leaving the Sacramento River the train climbs rapidly around the great bend to McCloud and Sisson (338 miles), 3,555 feet above the sea, from which point is a grand view of Mount Shasta. The snow-clad summit of Shasta, 14,440 feet high, is twelve miles from Sisson, and the trip there and back may be made in thirty to thirty-six hours.



mountain ranges in the background add the element of picturesqueness to the scenery.

The principal resorts visited by the tourists are on the coast, aside from Sacramento, the capital of the State, which is a handsome city of some 30,000 inhabitants and with wide, shaded streets, bordered by flower gardens, and situated almost in the center of Central California.

The capitol building is a large, imposing structure, containing a library of 100,000 volumes, and affording a fine view from its dome. The courthouse, city hall, free public library, cathedral, and Crocker Art Gallery are all worth visiting.

San Francisco, at the end of the peninsula between the bay and the ocean, has numerous points of interest all about it—

VALPARAISO, INDIANA.

A Beautiful City of Churches and Schools—Noted Center of Education Culture and Lovely Homes—Immense Importance as a Manufacturing Center.

Within a short distance of Chicago, almost reached by electric street car, lies a beautiful city, whose charms have long been known by a limited few as one of the most beautiful summer resorts about this section, a City situated in the midst of hills and dales, woods and shimmering lakes, a combination of the rarest scenery, an ideal location for a City of homes. Valparaiso, indeed, has been liberally favored by nature, and its inhabitants have laid out a city possessing every modern convenience of a great metropolis. Valparaiso is the county seat of Porter County, forty-four miles from Chicago, on the P., Ft. W. & C. Ry., Grand Trunk and Nickel Plate Railways, three great trunk lines, which puts it in touch with the entire East and South, while within a short distance of the City limits are the tracks of the "Outer Belt," or Elgin, Joliet and Eastern Railway, giving it direct railway connections with every railway entering Chicago, with the Chicago base freight rate, which puts it on a plane of equality with the greatest metropolis of the West. Valparaiso's advantages are attracting the attention of the manufacturers of the country, and the day is not far distant when it will be as noted for its industries as for its great educational institution.

MANUFACTURING INDUCEMENTS.

A commercial club for promoting the interests of the City has been in existence for a number of years, with Frank A. Turner as Secretary, and has been the means of distributing considerable literature regarding Valparaiso's advantages. A short time ago several inquiries were received regarding the inducements the City had to offer, and a committee was appointed to propose of R. D. Ross, J. H. McGill, W. G. Windle, J. S. Swenstone, J. R. Pugin, W. C. Lethernian, W. H. Gardner, Will Freeman and Col. Woodhull, the Mayor, C. H. Parker being appointed Chairman and Frank Turner Secretary. This body of men are probably the most progressive and enterprising that have ever represented the City, and they have succeeded in locating already two large industries, with several others yet to consider. They deserve the highest praise for their excellent showing and a new era of prosperity seems to have dawned for Valparaiso. They offer to manufacturing enterprises free factory sites, with railroad facilities on the three great trunk lines of railroad. Any one in search of a location should communicate with Frank Turner, who will be pleased to make a proposition that will undoubtedly be the most attractive of any offered anywhere near Chicago.

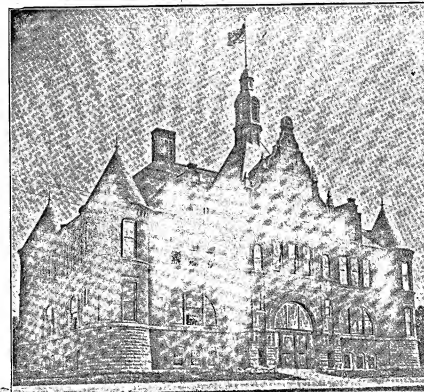
PUBLIC IMPROVEMENTS.

Valparaiso has about 8,000 population, and as a residence City offers exceptional advantages in the form of good government, orderly, law-abiding citizens, an abundant supply of pure water furnished by a chain of beautiful lakes near the City, a paid Fire Department, with the latest apparatus, drawn by horses, several miles of paved streets, gas works, electric light plant, sewerage system, etc.

CHURCHES AND SCHOOLS.

The City is noted for its churches and schools, all religious denominations being represented and some of the church edifices are among the finest in the State. The Northern Indiana Normal School, located here, is one of the largest and most famous seats of learning in the United States, and has turned out thousands of young men and women prepared to take up the active affairs of life. This institution has given Valparaiso a reputation in every State and Territory in the Union. The Public School system is the just pride of the people, and is one of the best in the country, the building of the most modern and handsome design, as is shown by the cut of the Third Ward, or "Joseph Gardner School," in honor

of Mr. Gardner, who has ever taken great interest in the schools. The Catholic Church also conducts a school in connection with the church, under the supervision of the Sisters, and are doing good work.



"JOSEPH GARDNER" THIRD WARD SCHOOL.

MAYOR.

Colonel A. E. Woodhull was elected Mayor of the City in the spring of 1868 on the Democratic ticket, and is giving Valparaiso the best administration it ever had. The City is in a very prosperous condition, and Colonel Woodhull has earned the good-will of all, without regard to party lines. He has taken a very active part on the Factory Committee, which has accomplished more than all other committees the City ever had, combined. A native of Orange County, N. Y., where he was born in 1840, in 1861, he enlisted in the Ninth New York Militia, serving as a private for seven months. Later he helped raise the Ninety-sixth New York Volunteer Infantry at Plattsburgh, and was elected Captain, being mustered out as Lieutenant Colonel. After the war he came to Valparaiso, where he has resided ever since.

First National Bank.

Valparaiso's first bank was started in the early '50s by Franklin W. Hunt, who conducted a private banking business, but the first chartered bank in Porter County was the First National, organized in 1862. In 1882 its charter expired, and in May, 1882, it was reorganized as the First National Bank of Porter County, at Valparaiso, with the Hon. D. F. Skinner as President, an office he held for a number of years previous to its reorganization. Thus the history of banking in Porter County is practically the history of the First National Bank, which from the first day its doors were opened has always been the representative banking house of this section of the State. With a capital of \$100,000 and surplus of \$20,000, it is a monument of financial strength and reflects the wealth of this section, its deposits amounting to \$270,000. Its officers are: Hon. D. F. Skinner, President; S. S. Skinner, Vice

THE JOURNAL OF FINE ARTS

President; E. Ball; Cashier; A. J. Louderback, Assistant Cashier, and Mark Dickover, Teller.

The President, D. F. Skinner, is well known in the ranks of Democracy, having been National Delegate to the conventions held in Baltimore, Cincinnati and St. Louis, besides a long list of party honors, elective and appointive, Mr. Skinner having served in the State Senate in the terms of 1875 and 1877. He was also appointed by the Governor to a number of responsible commissions at different times, among them being one of the Commissioners who built the three Hospitals for the Insane at Logansport, Richmond and Evansville. He was also the only delegate from Indiana representing his State at the World's Congress of Bankers in Chicago in 1893. Mr. Skinner has now retired from politics and gives his entire time to business matters as President of the First National Bank, a large stockholder in the State Bank and Director of the Grand Trunk Railroad, with which he has been identified for eighteen years.

Mr. D. F. Skinner first saw the light of day in the grand old State of Vermont, in the town of Hardwick, Caledonia County, in 1835. At an early age he entered school, graduating from the common schools and attending the Hardwick Academy before leaving Vermont for Valparaiso at the age of eleven years, in 1846. When fourteen years of age, he entered a store in Valparaiso, and at seventeen started in business for himself, in which he continued until entering the banking business in 1874, with the exception of six years he was Station Agent here for the P., Ft. W. & C. Ry. As a public-spirited business man and citizen, he is held in the highest honor and respect by all who know him, and the cut we publish here will be a pleasant greeting to his many friends, both local and national.

State Bank of Valparaiso

The Board of Directors of this bank is composed of DeForest L. Skinner, John Wark, William Johnston, Stephen P. Corboy and William E. Pinney. These men are the holders of the larger blocks of the stock of the bank. The records of the county show that they are owners of much real estate. This real estate, if it were necessary, could be exhausted to the extent of the bank's capital in meeting the liabilities of the bank. No bank in the State of Indiana can show up more individual responsibility of stockholders in proportion to capital than this bank. The stockholders do not depend on its earnings for their support. Its earnings have been very little, but as it supplies a public need in the vicinity it will be permanently maintained. Its stockholders are able to keep it running irrespective of profit to themselves, and being men of public spirit, they seem to be disinclined to consider whether the bank is yielding profits or not. The President and Directors donate their services to the bank, and the Cashier and his assistant receive only small salaries. The quarters occupied by the bank are comfortable and suitable, but not elegant. The bank carries insurance against burglary and robbery, employs a watchman, and has the latest and best locks and safes and electrical alarm devices. The location is next door to the City Police Headquarters and the headquarters of the City Fire Department. Notwithstanding these precautions against loss, it has not been the policy of the management to keep large sums of money in its safe. Cash

not needed for daily use across the counter is placed with the strongest banks in the cities of New York and Chicago, so

as to have as little moral hazard as possible. The President, Mr. Pinney, is a lawyer. He has his law office in the rear of the bank, where he can be consulted at once whenever the interests of the bank require his direction. (His portrait is published herewith.) The more important business of the bank is submitted to the judgment of the Board of Directors before action is taken. The work of the bank is being done by Mr. Paul Nuppnau, the Cashier, and by Mr. John T. Wark, the Assistant Cashier,



WM. E. PINNEY, PRESIDENT.

both of whom are well qualified for their duties, and are highly esteemed by the stockholders and the patrons of the bank. The Directors meet regularly once during each month to consult as to the business of the bank. The bank is well known among the acquaintances of the stockholders away from its home. Some of its depositors reside in Europe, some in the New England States, some at different places in the Mississippi Valley, and some on the Pacific Slope. The earnings of the bank are mainly used for salaries as stated, rent, taxes, revenue stamps, stationery, expenses of bank examinations under the State Law, etc., without complaint on the part of the stockholders. They believe that a bank should be more in the nature of a public than a private institution, and that all banks should be incorporated under State or United States laws, and subject to the inspection and control of officers elected by the people, and they regard themselves as the voluntary agents of society engaged, by reason of the needs of society, in the management of a public institution. All persons having business with a bank can go to the counter of the State Bank of Valparaiso with the assurance that they will be welcome, and that they will receive fair treatment. Such an institution is sure of a useful future.

Farmers' National Bank.

Since its inception in 1874, the Farmers' National Bank has occupied an enviable position in the confidence of the people of this section, for although it has followed the strict conservative rules of sound banking, yet it has ever identified itself with the best interests of the people, and is one of the foremost in all matters pertaining to the city's welfare. Financially, it ranks with the best, having a capital and surplus of \$70,000, with officers who are able financiers, as is proven by its successful career. Joseph Gardner is its President, W. G. Windle Vice President, W. H. Gardner Cashier, E. J. Gardner Assistant Cashier, John D. Stoner and H. R. Bell Tellers.

The President, Joseph Gardner, was born June 10, 1821, in Chautauqua County, New York, his parents having come to this country from Belfast, Ireland, in 1818. At the age of sixteen he started in life for himself by following the lakes in the capacity of a sailor, which he followed for three years, finally locating at Michigan City, Ind., where he found employment in the warehouse at that point. In the spring of 1844 he took up his residence at Mackinaw and followed the occupation of fishing and later engaged in the coopers business until the gold fever struck this part of the country, and in company



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with a small party, on February 6, 1849, started for California across the plains. After amassing a handsome fortune he returned East and located at Valparaiso, Ind., in 1868. In the year of 1874 he started the Valparaiso Deposit Bank, which was merged into the Farmers' National Bank in 1879, with a cash capital of \$50,000. Mr. Gardner also founded the Hobart Bank at Hobart, Ind., in 1884, and the Chesterton Bank at Chesterton, Ind., in 1890, all being in a flourishing condition and are all under his personal supervision, notwithstanding his ripe old age. His wife died November 4, 1894, and since that time he has made his home with his son, William H. Gardner, who is closely identified in all his business. In honor of the deep interest taken in the city schools the handsome new school building in the Third Ward just completed was named the "Joseph Gardner School," a cut of which we publish herewith, as well as his likeness.

The Vice President, W. G. Windle, is perhaps one of the wealthiest men in this locality, as well as one of Valparaiso's largest and leading merchants.

W. H. Gardner, the Cashier, is one of the most progressive, up-to-date young business men in the City, yet withal a sound, shrewd financier, schooled in banking from his boyhood days when he first entered this bank in 1880 and worked his way up, learning the principles by practical experience, and was elected Cashier March 26, 1896. A son of its President, W. H. Gardner, was born on the "Gold Fields" of California in 1861, at Little York, Nevada County. With his father, in 1871, he came to Valparaiso, receiving his education in the common and normal schools. He is President of the City School Board, stands high socially and is widely known in fraternal circles as Past Eminent Commander of the local commandery, K. T., and as a member of the Elks and K. of P.

E. J. Gardner, Assistant Cashier, is a native of Harvard, Ill., but has lived here since 1892.

J. D. Stoner was born here, formerly being Cashier of the State Bank, but has been identified with the Farmers' National since 1896. H. R. Bell is also a native born and is widely known throughout this section.

The Directors are: H. B. Brown; W. G. Windle; Joseph Gardner, James McPetrich and W. H. Gardner.

Ross & Banister—Hardware Harness and Vehicles.

Valparaiso has in her midst many large business firms, but we doubt if there are very many firms in the State carrying a larger or more complete stock and assortment of the goods mentioned in the heading of this article. Their large, double-store building, one 22x130 and the other 22x120 feet, is filled with the best line ever gathered together in this section. They occupy the two main floors and basements, the upper floor of one building and a warehouse 18x54 feet in dimensions. Their hardware stock embraces a full line of



R. D. ROSS.



A. BANISTER.

staple, shelf, builders' and heavy hardware, besides the only line of wagonmakers and blacksmiths' supplies carried in this section. A first-class job shop is run in connection, and where sheet metal work of every description is done, repairing, etc., the machinery being operated by power, which gives them an advantage in this line of work. They carry almost all the leading stoves, which they buy in carload lots, including the "Favorite" stoves and ranges, "Majestic Steel Ranges," "Robinson Steel Tubular Hot Air Furnaces," and do hot air furnace work of all kinds.

In the Vehicle Department they carry almost everything

that runs on wheels and suit the price to fit all purses. In the stock may be found the best known, famous makes of the country, such as Clark & Co., of Lansing, Mich., which they have handled for twenty years, Studebaker wagons and other well-known makes.

The Harness Department carries the largest line of harness of all grades and for all purposes to be found in the northern part of the State, mostly of their own make, besides a line of horse sundries.

The firm is composed of R. D. Ross and A. Banister, whose cuts we publish, and they are justly considered to be among the best and most enterprising business men of the City, whose immense trade is a credit to any locality. The store was originally founded over twenty years ago by Hawkins & Ross, the present firm being formed about sixteen years ago. Mr. R. D. Ross was born in Wabash, Ind., in 1853, and was raised and educated there, coming to Valparaiso twenty-six years ago, entering the second term of the Normal School, from which he graduated and five years later engaging in his present line. Mr. A. Banister was also born in Wabash in 1855 and educated here, coming to this City eighteen years ago. He is widely known and is Treasurer of the Oddfellows and M. W. of A. Lodges.

C. H. Parker Co.—Manufacturers of Paint Dryers, Wire Fence Enamels, Varnishes, Japans, Etc.

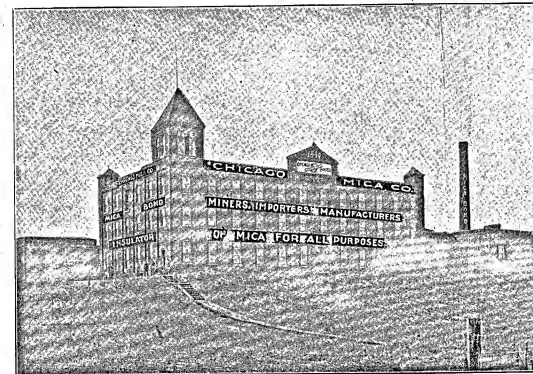
In the location of this paint factory in Valparaiso, the City gained a manufacturing enterprise whose reputation in the world of trade stands at the top. Its products are not placed on the open market, for such is Mr. Parker's standing with the trade, his output is contracted for by the large paint manufacturers and jobbers in advance. His is the largest around Chicago devoted to the manufacture of paint dryers, wire fence enamels, varnishes, japans, baking and air-drying asphaltums, and his plant is modern and well equipped in every respect, and has a capacity of about 4,000 barrels per annum, or 200,000 gallons. Mr. Parker brings to bear an experience of thirty years in the business, and is one of the best known paint men in the United States, for twelve years being a member of the firm in Chicago of Cary, Ogden & Parker, the largest in the business. Mr. Parker was the practical man of that firm and to his knowledge was due the success attained. He located his plant at Valparaiso about ten years ago, and is President of the company, his son, M. F. Parker, being its Secretary.

C. H. Parker was born in Geneva, N. Y., in 1838, and was raised and educated there. In 1870 he came West to Chicago, where he resided for eighteen years, following his line of business, and moved to Valparaiso about ten years ago, and since then has taken a very active interest in the City and its welfare, besides investing heavily in local property, including his homestead in the southwestern part of the City. He has been Chairman of the Committees for promoting Valparaiso for some time, and as Chairman of the body that secured the latest factory is entitled to much praise. His knowledge of general affairs and metropolitan experience peculiarly fit him for this position, and the city is the gainer by his wide acquaintance and his enterprise.

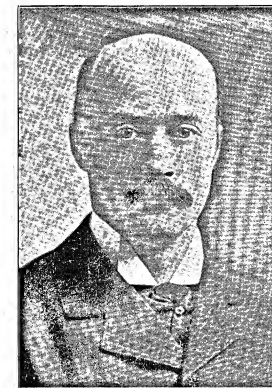


C. H. PARKER, PRESIDENT.

VALPARAISO'S NEW INDUSTRY.



Chicago Mica Company's Factory.



MILTON A. SNIDER, PRESIDENT.

The Chicago Mica Company have completed the purchase of the large factory property in Valparaiso known as the Culbertson Mills. An excellent illustration of these buildings is presented to our readers, showing the factory from an exterior point of view, as it is, on the eve of occupancy by its new owners. The main building is 100x60 feet, three stories in height, of brick, the interior construction being of solid white oak. Another building, 100x40 feet, is arranged for the manufacture of "Micabond" cloth, paper and Champion compounds. The engine and boiler room is in a detached brick building, with a sixty-foot smoke stack. Every convenience is at hand for the economic manufacture of their products. These premises have been in the hands of painters, plasterers, plumbers, carpenters and steamfitters, who for the past four weeks have been remodeling and altering the buildings and making ready for Valparaiso's new industry.

Before December 1 this company expect to be installed in a perfectly equipped factory, with facilities for handling mica and manufacturing mica insulation, which are not excelled by any similar institution in the United States.

As this paper goes to press, the Chicago Mica Company are rounding out the first year of their existence, having been organized by the President, Milton A. Snider, a trifle less than one year ago, with an authorized capital of \$40,000. They commenced to mine and import mica of all grades for every known purpose and to manufacture mica insulator under the now well-known registered trademark, "Micabond."

The success this company have met with in so short a time is little short of phenomenal. They have outgrown their Chicago factory, which was at first considered ample for some time to come, and the growth and increase in business has also necessitated an increase in capital stock.

The purchase and equipment of their Valparaiso factory testifies, in an eloquent way, to the progressive and substantial ability of the management who have the affairs of this company in keeping.

As the manufacture of "Micabond" will now be Valparaiso's largest industry, giving employment to from eighty

to one hundred employees at the start, with every prospect for a steady increase in number, we believe this a fitting opportunity to introduce the members of this concern to the citizens of Valparaiso.

Mr. Milton A. Snider, whose portrait is inserted with this article, is President and one of the principal stockholders of the company, and has taken the task of making this business as striking a success as he has made the Chicago Wheel and Manufacturing Company and other enterprises which he is interested in. Mr. Snider is a Canadian by birth and a Chicagoan by choice, having selected Chicago years ago as an ideal place for business advancement. He became President of the Chicago Wheel and Manufacturing Company upon its organization some years ago, and has always been identified with the success of that company in the same capacity.

Mr. Snider has a well-earned reputation as a successful young business man, and, as he states to the writer that he intends to make Valparaiso his future home, he will undoubtedly become a prominent figure in Valparaiso's business and social life.

Mr. J. W. Setton, the Vice President of the company, is also President of the J. W. Sefton Manufacturing Company, of Chicago and Anderson, Ind., and is President of the San Diego National Bank, of San Diego, Cal., and is a business man of wide experience, interests and acquaintance. His home is at San Diego, Cal., where he is prominently identified with the banking business.

Mr. W. F. Hatch, previous to his assuming the office of Secretary of the Chicago Mica Company, was connected with the Chicago Wheel and Manufacturing Company. Mr. Hatch is a young man rapidly demonstrating his business ability, and as his interests are entirely in the mica business, he expects to make his home with the company at Valparaiso, and he will be welcomed as a citizen.

Mr. Henry E. Miller, the Treasurer of the company, like Mr. Snider, has been identified with the long success of the Chicago Wheel and Manufacturing Company as its Secretary and Treasurer. He is a Chicagoan, and has in every way a successful business record of years' standing.

A POPULAR ESTABLISHMENT.

Freeman & McNay—Dry Goods, Clothing and Carpets.

This firm occupy an enviable and popular position among the various business houses in Valparaiso, being a favorite among shoppers for the variety and assortment of bargains offered. It is stocked with a full line and assortment of staple and fancy dry goods, silks, velvets, dress goods, notions, cloaks furnishing goods, etc., and one of the best stocks of clothing and carpets in the city. As the interior views show, the store is nicely fitted and modern in every respect. The popularity of this house is due to the personality of the members of the firm, Will Freeman and James A. McNay, both of whom are among the best known and honored merchants in this part of the State.

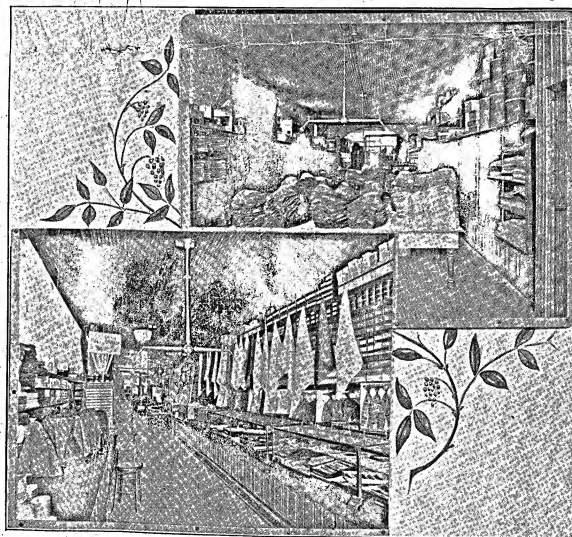
Will Freeman was born in Washington Township, Porter County, Ind., in 1838, his parents being early settlers. At an early age he moved to Valparaiso, where he received his education in the grammar schools and the old College on the Hill. In 1866 he started across the plains by wagon to Montana with a party of local men, composed of Freeman Crosby, Second Ward Alderman, Hiram Lumis, a druggist, Samuel Mann and Nathaniel Axe. Mr. Freeman remained there until 1868, engaged in mining, and then returned to this City, where he entered the hardware store of Freeman & Hawkins in the latter part of that year. In 1870 he entered the grocery house of Vasbinder & Drago for two years, and in 1872 was made Manager of the general store of C. H. Osgood, and was also connected with the firm that succeeded him, known as Barry & Osgood, for a number of years. Always having taken an active interest in politics, in the early '80s was elected County Treasurer for two terms. He was also Treasurer of the Porter County Agricultural Society for years, and is now Treasurer and a Director of the City Schools, and a member of the Odd-fellows and National Union. Mr. Freeman at one time was engaged in the hardware business with E. L. Wilson, the present City Clerk, and in 1890, with Peter Hesser, started in the dry goods and clothing business, buying out Mr. Hesser

in 1893. Jas. A. McNay entering the firm. Mr. Freeman is one of the wealthiest men and largest real estate holders in this section, and is also largely interested in the raising of blooded stock, especially horses, of which he has a large number at his stock farm near the City limits. He is also one of the most progressive and enterprising men in Valparaiso, ever ready to contribute his time or money to promoting the best interests of the City and people, and rendered invaluable aid on the Committee which are locating factories here. Valparaiso needs more men like him.

James A. McNay was born in Michigan City, Ind., January 12, 1856, and moved to Valparaiso in the same year, where he was raised and educated in the public schools and the College on the Hill. He began life as a clerk in a store when fourteen years of age and rapidly worked his way up, until he was Manager of E. Quartermas & Co.'s store for several years and later, Manager of Lowentz's. He severed his connection with the latter to enter into partnership with Mr. Freeman, about ten years ago, and is considered one of the best posted dry goods and clothing men in the State. He has hosts of friends who call upon him when they want reliable goods. Mr. McNay is a charter member of Lodge No. 184, Knights of Pythias, and one of the oldest members of the Fire Department, having, served



WILL FREEMAN.



community-five years, and is now Assistant Chief of the Department.

L. W. BLOCH'S STEAM LAUNDRY.

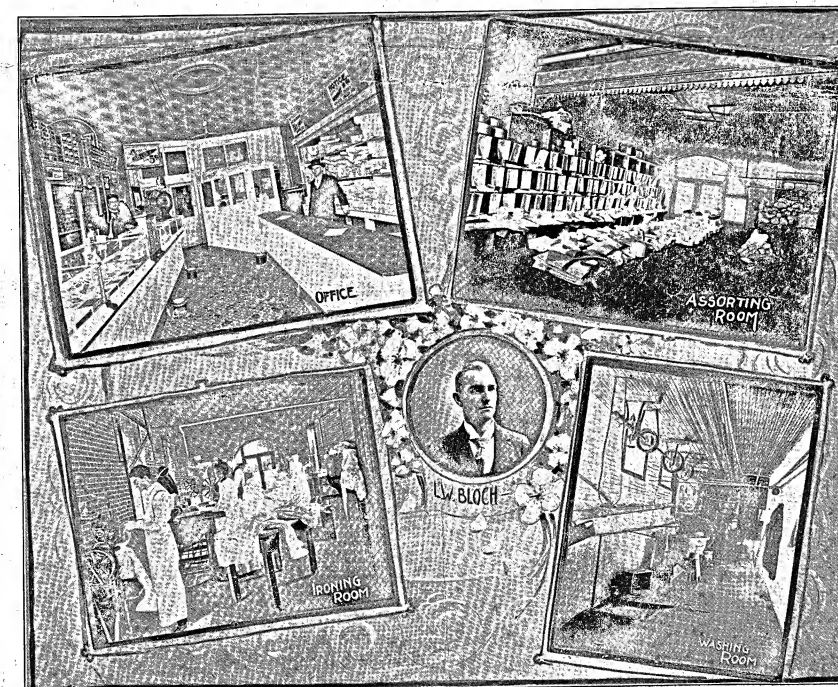
BY no means the least important industry of Valparaiso is the immense laundry plant of the L. W. Bloch steam laundry, which has built up a patronage that far exceeds the local trade limits, and has in fact invaded the surrounding territory and even worked up a large trade in Chicago, in the face of the strongest competition from the largest and finest laundries in the entire country, a condition of affairs that is by no means the result of luck or force of circumstances, but the result of hard, careful work, until now Mr. Bloch maintains branch offices in Hammond, Whiting, South Chicago and Englewood, besides agencies in over twenty-five towns and suburbs surrounding Chicago and Valparaiso.

Mr. Bloch started this business in a small way, in 1887, as a steam plant, without any previous experience in the business, depending upon local trade entirely for support, and the high grade work turned out by this laundry early gained recognition and made his the standard of excellence. The immense college, with its army of students from all over the country, promptly gave him their patronage, which he still holds to-day, while the greater portion of the City's trade was and is accorded him. Step by step the business grew and developed, more and better machinery being added, until now it is by far the largest, finest and best-equipped laundry in Northern Indiana, occupying a large, substantial three-story brick building and basement, 125x50 feet in depth. Thirty skilled employes look after the work and machinery, of which he has four large 150-shirt-washers alone, besides extractors, ironers and machines for every feature of the work, including the very latest designed apparatus for the doing of prompt

and perfect work. In the basement is located the engine room and twenty-five horse-power boilers, operating a fifteen horse-power engine. The building is arranged with particular reference to the conveniences of the business, each department being complete within itself, as depicted in the half-page group of views presented herewith.

At the branch offices in Hammond, Whiting, South Chicago and Englewood Mr. Bloch operates delivery wagons that call for and deliver work as promptly as at the home offices, shipments being made almost daily, and as quick time work is made a specialty, as well as fine work, it is generally found to be a convenience, as well as advantageous to patronize this laundry. They are prompt and their splendid equipment enables them to deliver work at the time agreed upon. In Valparaiso they easily turn out work in six hours and can cut this time in half if necessary. Besides the branches mentioned, fully twenty-five agencies are established in the principal towns of Northern Indiana, as well as the southern suburbs of Chicago. The Englewood branch on Sixty-third street has built up a fine trade, with every prospect of popular growth, and the most fastidious dressers will receive satisfaction in work done by L. W. Bloch. All shirts are kept in repair free of charge, quite a boon to thousands of men.

There are few more popular young business men in Valparaiso than L. W. Bloch, for in this thriving City he was born July 6, 1866, in the very building his business now occupies. He received his education in the local schools, with a finishing course at its famous Normal College. With the exception of a few years spent in Chicago, he has lived here all his life, where he is esteemed as a wide-awake, progressive and up-to-date business man, popular with all classes.



J. LÖWENSTINE—An Immense Department Store—Its History—Founder and Heads.

THIS vast establishment, with its small army of clerks and numerous departments, stands a living tribute to the genius of Mr. J. Lowenstine for organization, to his industry and energy, and to his enterprising and aggressive business methods, for it represents the

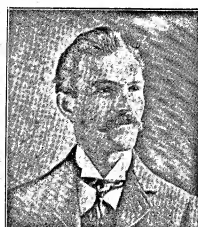


J. LOWENSTINE, PROPRIETOR.

greatest department house in the northern part of this State, if not in the State itself. Mr. Lowenstine's successful career refutes the oft-repeated assertion that there is no room in the present day for ability to win reward, for he came here a stranger in 1886, from Chicago, where he was running two clothing and furnishing goods stores. He started here with a capital of \$20,000 and eight clerks, and in 1896 was compelled to build for himself larger business quarters. His store now sustains eighteen regular departments and handles everything in the line of general merchandise. Heavy and liberal advertising has brought the business and goods and prices are invariably found as represented. Excursions are run to his store from all the principal surrounding towns. In all matters pertaining to the welfare of the City, Mr. Lowenstine, as usual, leads, and was largely instrumental in locating factories here.



MAURICE LOWENSTINE, SHOES.



J. R. BARDIN, DRY GOODS.

DRY GOODS DEPARTMENT.

This department, managed by Ralph J. Bardin, is one of the most important in the house, embracing as it does everything in the line of dry goods, notions, silks, satin, velvets and dress goods. Mr. Bardin, the Manager and Buyer of this department, has been with the house for five years, and has made a fine record and won many friends by his uniform courtesy. He was born in Germany in 1869 and came to the United States in 1881, and has been in this line ever since, and seems the right man in the right place. He is a member of the K. of P.

SHOE DEPARTMENT.

In shoes, this house are the acknowledged leaders of this vicinity and carry a line that would be creditable to a city like Chicago. This department is managed by Maurice Lowenstine, a son of the proprietor, who is one of the best shoe salesmen in the country, and to his taste and good judgment in selecting the styles for his department is due its success and prosperity. He was born in Chicago in 1875, but has been in

his father's stores since 1881. He has a host of friends and was formerly in charge of the Furnishings.



E. E. DURAND, CLOAKS.

CLOAKS, FURS AND CARPETS.

E. E. Durand, Manager of this department, is an expert in his line, and one of the most popular salesmen in the house. Born in Illinois, near Kankakee, in 1877, he came to Valparaiso at the age of six years and was raised here. He is a member of the K. of P., I. O. F. and National Union. For eight years he was with L. D. Bondy and is widely known. He has had a metropolitan experience in his line, and as Buyer for this department his selections have proven popular and tasty. He speaks both English and French, and has a large circle of friends and customers.

MILLINERY DEPARTMENT.

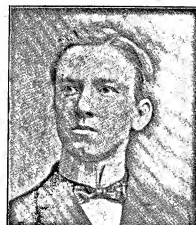
In spite of the fact that Valparaiso is well supplied with millinery stores, Lowenstine's Millinery Department, under the management of Miss Emma Hicks, has become the most popular headquarters in the City for the latest designs and creations of the milliner's art. The stock is superior to any other in town. Miss Hicks was born and raised in Porter County and has lived here the greater part of her life, and in the three years she has been here has built up a large trade, taking this as a new department.

GROCERIES, QUEENSWARE AND HARDWARE.

George Schwarzkopf, Manager of this department, is one of the best known men in the line in Valparaiso. Born in Chicago in 1865, he has lived here for thirty years, and has been connected with Lowenstine's for three years, and was formerly with the wholesale and retail grocery of Harrold & Co. This department occupies the entire basement, and alone would make an immense, large business house of itself.



GEO. SCHWARTZKOPF, GROCERIES.



F. W. WAGER, BOOKKEEPER.

OFFICE.

F. W. Wager, the bookkeeper of the house, entered the employ of Mr. Lowenstine about one year ago. Born in Valparaiso in 1880, he received his education in the common schools, with a full course in the Normal College, where he graduated in 1896 with the highest honors, and gives every promise of making his influence felt in the world of trade. He is a bright, genial young man, with a host of friends, and is a popular member of the Foresters. His cut published will be a pleasant greeting to his many friends.

THE JOURNAL OF FINE ARTS

The Regulator—Grocery, Bakery and Meat Market.

The grocery business is like a street car—there is always room for one more, especially if the proprietor is a hustler, which in this case has been amply proven. In Valparaiso, ninety per cent. of the grocery trade is handled by two firms, and Mr. L. D. Wolf has built up in the "Regulator Store" as fine a grocery business as can be found in this part of the State. A native of Mt. Vernon, Ohio, where he was born in 1843, at the breaking out of the Rebellion in 1860 he enlisted in the Second Ohio Artillery and served throughout the war until mustered out, August 28, 1865. In 1868 he came West, and in 1873 engaged in the grocery business in Valparaiso, conducting one of the largest stores in the town. In the present year he returned here from Crown Point, after an absence of over twenty years in the grocery line at that place, and immediately opened up his present handsome quarters and stocked it with every variety of groceries known to a first-class trade. He also has one of the largest bakery ovens in the county and bakes all his own bread and bakery goods. In the market can be found the best of fresh and salt meats, oysters, fish and game in season. An ample force of clerks look after the trade and delivery wagons call for and deliver goods to all parts of the City. The store is nicely fitted and provided with a cash carrier system and everything usually found in a modern, up-to-date store of the day.

Mr. L. D. Wolf is no stranger to the people of this community and his efforts to please his patrons is meeting with justly deserved success. He is an honorable man of genial manners, ever alive to the wants and welfare of the town and people and ever ready to respond accordingly.

Frank A. Turner—Real Estate and Insurance.

Mr. Turner is one of the best-known men in this section in real-estate circles, through his connection with the Business Men's Association as Secretary of that body, for a long period, and his general hustling abilities as a real estate agent. He has worked early and late to acquaint the people all over the country with the advantages offered by Valparaiso as a location for the home or factory, even when the others of the committees have given up in discouragement, and the recent location of important industries at this point is partly the result of his hard work. He has been established for ten years in the real-estate and insurance business and has a nice list of local bargains upon his books, besides doing a large rental business, managing properties for non-residents, etc. He represents five of the leading largest and strongest Fire Insurance Companies doing business in this city. A native of Jo Daviess County, Illinois, where he was born in 1860, at the age of one year he moved to Rockford, where he was reared and educated. About twenty years ago he came to Valparaiso and was engaged in the Book and Stationery line for six years, later engaging in his present vocation, in which he has made a marked success and holds the respect and confidence of the entire community.

W. H. Vail—Jeweler.

Of the Jewelers of this city, none bear a higher reputation than Mr. Vail, the oldest established Jeweler in Valparaiso, who has been in the line here since 1858, when he started as an apprentice and begun business for himself in 1861. During all these years he has seen many come and go, but he has pursued the even tenor of his way and has now built up a reputation and a patronage that is not bounded by County lines. He carries a full line of Jewelry, Diamonds, Watches, Silver and Plated Ware, besides a full line of Optical Goods, this latter department being looked after by Mr. Jessee. A specialty is made of repairing in all its branches. Mr. Vail was born in South Bend, Ind., in 1841, and spent his early life in that State and New Jersey. The stock carried is perhaps one of the most attractive and best assorted of any in the city.



H. C. Johnson—Lumber, Building Material and Coal.

Mr. H. C. Johnson, although in business in Valparaiso only since 1892, is one of the best known lumbermen in this section of the State. He was born in Urbana, Champaign County, Ohio, in 1826, but moved to Illinois at an early age, settling in Danville, where he was reared and educated. He first embarked in the lumber business in Williamsport, Warren County, Ind., about twenty-five years ago, moving from there to Tipton, where he was engaged in the same line until coming here in 1892. He carries a full stock and complete assortment of all kinds of lumber, building material and coal, and is accorded a liberal patronage. With him is associated his son, A. H. Johnson, who was born in Marshfield, Ind., in 1869, and who has been practically raised in the lumber business. They are live, enterprising business men, and are worthy of the large trade they enjoy. Their cuts presented herewith will prove attractive to their many friends.

Mannie Albe—Restaurant and Lunch Room.

The necessity for a first-class restaurant in every city is a matter of considerable importance, and by general consent Mr. Albe is credited with conducting an establishment that is a credit to him. Located in the heart of the business district, with modern fittings, its tables are supplied with all the delicacies of the season and served in a manner that would be creditable to a large city. Regular meals are served, besides a lunch counter run day and night. He is now serving from 150 to 175 meals per day and is also prepared to supply banquets, weddings and parties of all kinds, on short notice. Special care and provision made for ladies.

Mr. Albe is well known locally, having been born and raised in this city. For several years he was engaged in the Confectionery and Fruit business and started his present prosperous restaurant two years ago.

W. L. Wilson—Lumber, Coal and Building Hardware.

A nice, prosperous lumber house is a sure indication of a growing community, and Valparaiso has several who carry large, well-assorted stocks, among them Mr. Wilson, who succeeded to this well-known yard May 1, 1894. He carries a well-assorted line of lumber of all kinds, building material, builders' hardware and supplies, hard and soft coal and everything usually found in a first-class stock. Mr. Wilson was born in La Porte County, Indiana, in 1847, but has lived in Valparaiso ever since the year of his birth, and was educated in the local schools. For many years he was engaged in the Hardware business, so is no stranger to the people of this community. He is enjoying a nice, prosperous trade and holds the confidence and esteem of this entire section.

James McFetrich—Lumber and Coal.

Few men in this section are better known than Mr. McFetrich, who has been in the lumber business for the past eighteen years. Born in Trumbull County, Ohio, in 1840, he came to Valparaiso in 1864, and has been prominent in the affairs of the community. For five years he was a teacher in the Valparaiso Collegiate Institute and for eight years in the High School, besides being a member of the School Board for fifteen years and two years as City Clerk. He carries one of the best stocks of lumber, building material and coal in the City.

THE JOURNAL OF FINE ARTS

The Olympia Elevator and Warehouse.

In this great dairy district, the grain and feed interests are of considerable importance, and Mr. Charles H. Lindner, proprietor of this warehouse, is the leading and largest dealer in the line in Valparaiso. He handles a full line of flour, feed, hay, grain and seeds and has been established here since he came to this City in 1891. Very little grain is shipped from this district, but what little is shipped Mr. Lindner handles his full share of it, besides doing the bulk of the flour, feed and hay business. He is a German by birth, and is one of the progressive merchants who deserve the patronage of the City, both from the stock carried and the prices he is known to quote.

A Successful "Ad" Writer.

The subject of this sketch, Mr. Patrick J. Bobo, is one of the brightest young "ad" writers the West has yet produced, and is becoming well known in advertising circles generally. He was born in Decatur, Ind.; where at the age of twenty-one he began practicing law and two years later established the first successful daily newspaper in his home town.



In 1896 he sold out his newspaper interests and went to Fort Wayne, where he became actively engaged in the advertising and illustrating business. Two years later he went to Chicago, and after several years of active work, he, on October 1, 1899, accepted the position of advertising manager for the large department store of J. Lowenstein, of Valparaiso, Ind. This is one of the largest and most successful business concerns in the State, and we predict a successful career for both the store and Mr. Bobo.

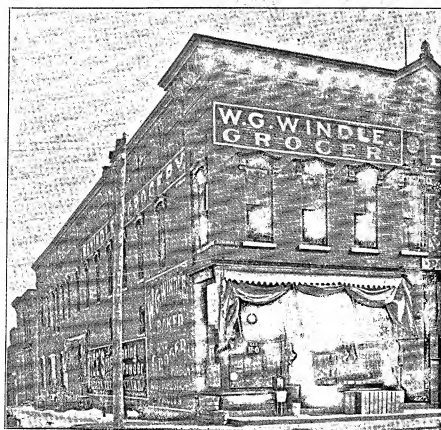
J. W. Sieb—Star Meat Market.

In all matters of importance for the general welfare of the town and people, the name of J. W. Sieb is invariably found in the list, and few men in this locality are more enterprising and progressive or have done more for this section. Born in Michigan City, Ind., in 1861, he was raised and educated there, but has been in business in Valparaiso for the past seventeen years, and has built up the largest business in the city, in Meats, besides having a handsomely fitted market that is a credit to the community. He kills his own stock, makes his own sausage and lard, and has built up a trade he may well be proud of.



F. A. Leppell—Funeral Director and Embalmer.

Mr. Leppell, a licensed embalmer, is the only exclusive undertaker and embalmer in Valparaiso, and has fitted up an establishment with every convenience for his line and carries the best stock, in this section, of Coffins, Caskets and Funeral furnishings, and has a Morgue in connection, as well as one white and two black Funeral Cars and an Ambulance, making it the most complete establishment of its kind in Northern Indiana. This house was founded in 1852 by his grandfather, Frederick Leppell, who was succeeded by A. F. Leppell, in 1878, and upon his death, in 1882, his son, F. A. Leppell, succeeded to it, so he has practically grown up in the business. He was born in Valparaiso, in 1863 and is widely known in fraternal circles, being a Trustee of the Elks' Lodge, No. 500, and a charter member of the K. of P. and Oddfellows.



W. G. Windle—Grocer and Baker.

The above illustration represents the business quarters of W. G. Windle, one of the largest grocers in Porter County, as well as one of Valparaiso's wealthiest, progressive and public-spirited men. The stock carried comprises every variety of staple and fancy groceries on the market, imported and domestic table delicacies only found upon the shelves of the very highest grade stores in the country. In the "China Hall" in the rear of the store are gathered together a beautiful line of china, glassware, crockery, lamps and art goods that are seldom seen in a city of this size, and even then only in an exclusive china store. His store is the recognized headquarters for goods in this line, and is the exclusive agency for the Bradley & Hubbard Manufacturing Company's lamps and art goods. A first-class bakery is run in connection, supplying his retail trade as well as other dealers. Orders are called for and delivered and the entire establishment gives employment to eight people and two wagons.

W. G. Windle occupies an enviable position in the confidence of the people, the result of long years of residence in this community, in whose interests he has always been active. Born in La Porte County in 1849, he was raised and educated in Valparaiso, where he has lived since two years of age. After leaving school, in 1868, he entered the employ of the Pennsylvania Railroad as a Fireman and later as an Engineer for three years. In November, 1876, he engaged in the retail grocery business in the rear of his present store, and in 1882 built his present building, and is now the oldest grocer in the City. Mr. Windle is Vice President of the Farmers' National Bank, with which he has been connected since 1890.

Orchard Place Poultry Co.

A new but growing industry of Valparaiso is the Orchard Place Poultry farm, conducted by Mr. E. M. Parker. Only established since the spring of 1898, it, of course, has not yet fully developed, but Mr. Parker is in a position to build up a splendid business in this line, which is already a financial success. He has about ten acres under woven-wire fence, partitioned into compartments and first-class fowl houses, incubators, etc., his intention being to raise Chickens, Ducks and Turkeys for market and breeding purposes, making a specialty of Pekin Ducks, Bronze Turkeys and Barred Plymouth Rock Chickens, all registered, selected, thoroughbred stock from "blue ribbon" winners. There is no better breed in the State and parties wanting eggs for setting purposes should communicate with him, as he will furnish a pedigree when desired of his breeds.